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CHICAGO

# House & Home

JUNE 1959

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Custom houses



WHY SHIVER IN THE BATHROOM... LIKE A "COOL-CAT"?

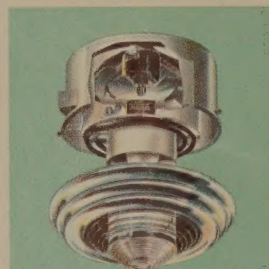


# NuTone

## Ceiling Heaters

FOR INSTANT HEAT ON CHILLY MORNINGS OR OFF SEASONS

There are many months when bathrooms are far too chilly for comfort or good health. Even in homes with central heating..auxiliary heat is needed early in the morning after the furnace has been turned down during the night, or for "off-season chill"..or to help dry the hair.



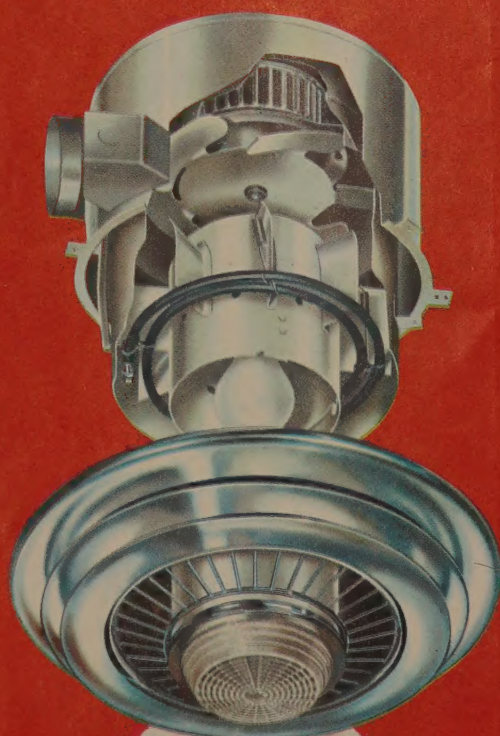
HEATER PLUS LIGHT

Model 901 Heat-A-Lite. Circulating heat plus light. Recirculating fan forces air downward, prevents heat loss. 1475 watts. \$49.95 list.



SURFACE-MOUNTED IN CEILING

U. S. and Foreign Patents



CEILING HEATER PLUS FAN PLUS LIGHT

Model 928 Radiant Heater. It's surface mounted.. only 9" high. Mounts like a standard lighting fixture. Heats 2 ways.. with direct heat and reflected heat. Enclosed heating element, 1,000 watts. No extra heat bulbs or elements needed. Only \$18.95 list.

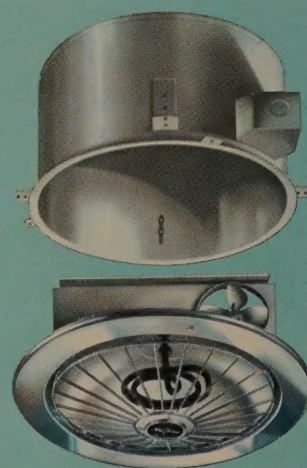
FREE CATALOGS &  
INSTALLATION DATA

Write NUTONE, INC.

Dept. HH-6

Cincinnati 27, Ohio

SEE OTHER SIDE

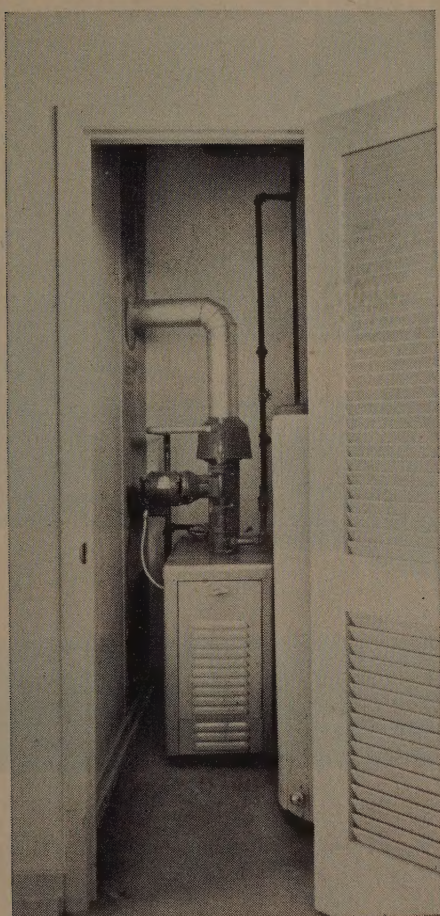


RADIANT CEILING HEATER

Model 920 Built-In Radiant Heater. Instant, infra-red heat spreads its relaxing warmth throughout the bathroom. Especially designed arc reflects balanced heat. 1,000 watts. \$26.95 list.

Model 909-11 Heat-A-VentLite. Three bathroom conveniences for the price of one.. a heater plus an exhaust fan plus a light. The only ceiling fixture of its kind with two blades.. propeller for circulating warm air and blower wheel to exhaust odors and steam. Enclosed heating element. 1475 watts to 1800 watts. \$64.95 to \$69.95 list.





## A TOP QUALITY SELLING FEATURE IN A TINY PACKAGE!

It's hard to believe that all the benefits of a modern *hydronic\** system can be produced from an area as small as the closet illustrated at left. Yet it contains all the equipment needed for a B&G *Hydro-Flo* Forced Hot Water System... *the most modern kind of comfort heating!*

The homes shown above feature this system because it adds a *genuine quality touch*...assures the buyer he is getting *more value* for his money.

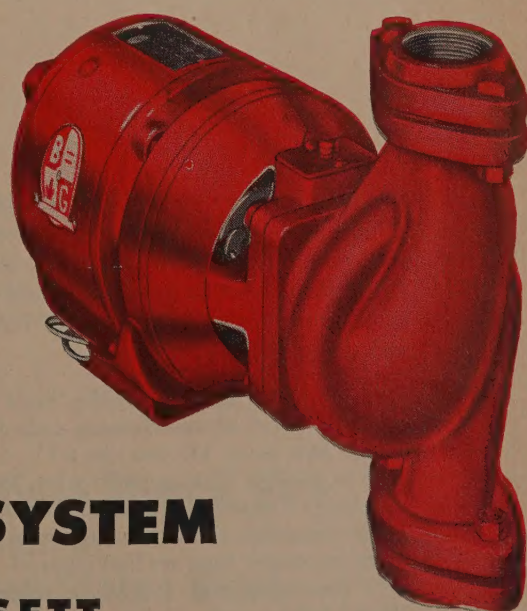
The B&G *Hydro-Flo* System provides a home with the superior comfort of *radiant* heating...with fuel economy assured by accurate temperature control. The system is easily zoned—a particularly important advantage in heating split-level homes. It's cleaner heat—doesn't soil walls and draperies. It's quiet heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water.

These are the reasons why builders today are making B&G *Hydro-Flo* Heating the *extra value* which sells homes!

*\*Hydronics: the science of heating and cooling with water.*

### B & G BOOSTER

The B&G Booster and other auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler. This *silent, vibrationless* electric pump circulates hot water through the heating system—accurately controlled to keep indoor temperature constantly at the comfort level. Nearly 3,000,000 Boosters have been installed to date.



Send for booklet giving  
the complete story of  
the B&G *Hydro-Flo*  
System.



Reg. U.S.  
Pat. Off.

# *Hydro-Flo* SYSTEM

## BELL & GOSSETT

C O M P A N Y

Dept. FT-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong Ltd., 1400 O'Connor Drive, Toronto 16, Ontario





## The little house that

IT WAS A LOVELY LITTLE HOME, just right for a young couple. And a very young, newly-married couple was going through it with Mr. Johnson, the builder. After they had finished the inside tour, Mr. Johnson took them outside to see the landscaping, the patio and the driveway.

"Look, Jim," said the bride, "isn't this a nice patio? We could do a lot of entertaining outside next summer if we bought this place. Do you like it?"

"Yes, Ginny, I like a patio a lot. In fact, that was one of the things I especially liked about the house we saw in Pine Trees yesterday. Remember, the house that was just a little bit more money than we had planned to spend."

"I remember and I was so disappointed," she sighed. "But," brightening, "I like this place just as well and it's not so expensive."

The builder interrupted with, "Well, I try to give my customers as much home for their money as possible. I don't

waste time, work and money on a lot of unimportant extras. I find that I can undersell many other builders."

"Glad to hear it," says Jim. "By the way, this concrete patio is pretty big. What about the danger of cracking from frost heave. Is it reinforced with welded wire fabric to guard against breaking?"

"Well," said Mr. Johnson, "that's a pretty heavy, well-laid piece of concrete. I don't think you need to worry about it breaking."

"But is it reinforced," persisted Jim.

"No it isn't," replied the builder. "I found that I could save a few dollars by not using welded wire fabric for concrete reinforcement. This is one of the ways I told you I saved you money—by eliminating unnecessary extras."

"I don't consider Welded Wire Fabric Reinforcement an unnecessary extra. It'll cost me a lot to replace the concrete later if it breaks. Maybe that builder over in Pine Trees had a good reason for asking a little more for his home. I think we'll go look at that house again. Its concrete *was*





## was almost sold

reinforced with USS American Welded Wire Fabric. Thanks a lot for showing us your home, Mr. Johnson."

Like this young couple, more and more homeowners are asking is it reinforced and are deciding that maybe the little extra welded wire fabric cost is well worth it. The use of USS American Welded Wire Fabric will add 30% to the strength of concrete, and it gives you a strong selling point. Use USS American Welded Wire Fabric in the homes you build. Tell your prospects that it insures the protection and appearance of concrete for only about a penny a day on the mortgage life; and that it will add years of service to drives, walks, patios and basement slabs. Tell them that even after the mortgage is paid, the concrete areas will be in good condition.

*USS American Welded Wire Fabric* is made of cold drawn, extra strong steel wire, and it's prefabricated

for quick, easy installation. American Welded Wire Fabric is available in a wide variety of styles and sizes. For more information, see your building supply dealer, or write American Steel & Wire, Dept. 923, 614 Superior Avenue, N. W., Cleveland 13, Ohio.

buyers will ask *"is it Reinforced?"*

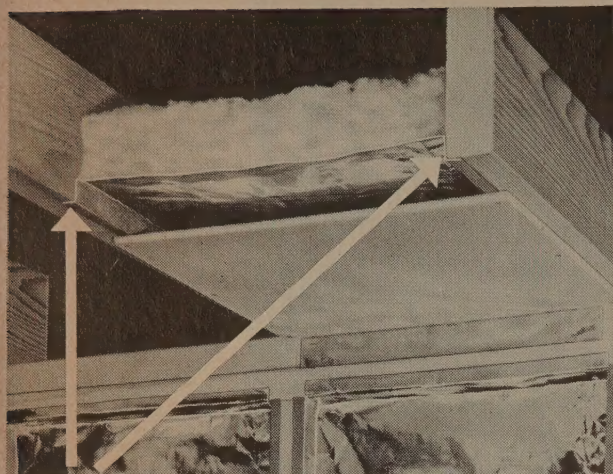


**American Steel & Wire  
Division of  
United States Steel**

Columbia-Geneva Steel Division, San Francisco, Pacific Coast Distributors  
Tennessee Coal & Iron Division, Fairfield, Ala., Southern Distributors  
United States Steel Export Company, Distributors Abroad



**Here's quality you can demonstrate and sell!**



New, exclusive Reinforced "Double-Fold" Tabs



Double-thick tabs have greater staple-holding power



## **JOHNS-MANVILLE FIBER GLASS home insulation** gives home buyers more comfort-benefits at no extra cost

### **Better insulation performance**

In winter, Johns-Manville Fiber Glass home insulation responds quickly to temperature changes—helps heating systems to operate more efficiently in maintaining home comfort. Saves heating fuel dollars.

In summer, it helps to hold back day-time heat. Because it does not retain heat, even homes without air conditioning cool off faster after sundown. In homes with air conditioning, electric power bills are lower.

### **Reinforced "Double-Fold" Tabs**

This new and exclusive feature permits a tighter vapor seal. Tabs extend around the corner and onto the face of the framing member. When a plaster base (or dry wall) is added, the barrier

against moisture travel becomes even tighter. The "double-fold" tabs, formed by two thicknesses of Kraft paper and one of aluminum foil, enable the staples to do a better anchoring job.

### **Aluminum foil facing on one side**

This permits the insulation to "breathe" toward the outside . . . while the facing reflects radiant heat and acts as a vapor barrier.

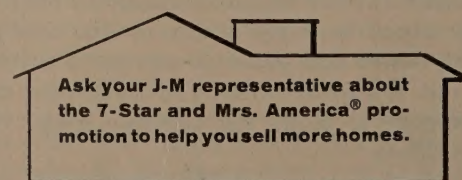
### **Resists setting and shrinking**

Because of its resiliency, Johns-Manville Fiber Glass insulation retains its full thickness, fits snugly against studs and joists. It will not slump at the edges or sag between joists . . . will not rot or crumble to waste heating and cooling dollars.

### **Easy and Quick to apply**

Contractors and workers like to use J-M Fiber Glass insulation because it is lightweight. One man can insulate an average home in a matter of hours. J-M Fiber Glass insulation holds itself in place between studs or joists until fastened. It is pleasant to handle. Installation time and cost are cut to a minimum.

For additional information and name of nearest distributor, write: Johns-Manville, Box 111, New York 16, N. Y. In Canada, Port Credit, Ontario.



©Reg. U.S. Mrs. America, Inc.

# **JOHNS-MANVILLE**





# FOR THE CONSTRUCTION INDUSTRY . . .

The **BIG** news is

## Vent-a-Ridge®

THE NEW IDEA IN HOME  
VENTILATION



WHICH HOUSE HAS  
*Vent-a-Ridge*?

Now for the first time an all-aluminum vent at the ridge with an attractive low silhouette . . . that eliminates ugly roof vents . . . beautifies any roof line . . . affords more effective ventilation.



### *Vent-a-Ridge* provides:

#### INCREASED VENTILATING CAPACITY

8 sq. inches of net free area per lineal foot increases air circulation and cuts attic temperature.

#### VENTILATION AT THE LOGICAL SPOT

Heat and moisture rise to the ridge of the roof. Vent-A-Ridge provides a natural escape route.

#### GREATER WEATHER PROTECTION

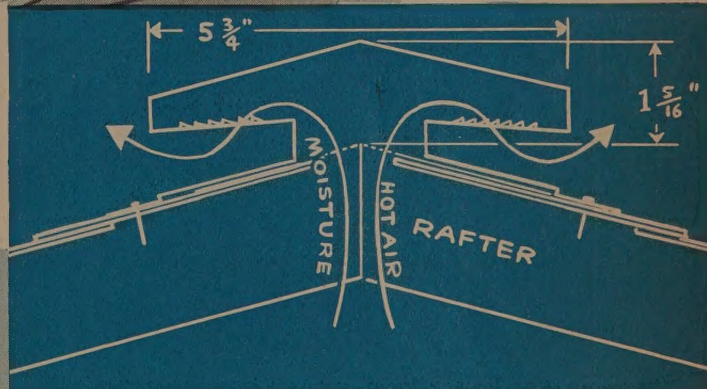
Small 1/8" reversed louvers on the under side of Vent-A-Ridge provides perfect protection from rain and snow. Tested under hurricane conditions.

#### ECONOMY IN CONSTRUCTION

Eliminates cutting and framing openings & ridge shingles. Available in 8', 9' & 10' lengths. Reduces labor, installs in minutes. Simply leave 1-1/2" air gap at the ridge and cover with Vent-A-Ridge.

**HC** Products Co.

3300 N.E. Adams St., Peoria, Ill.



### *Vent-a-Ridge*

#### A BETTER WAY TO VENT ATTICS

Why better? Because with the exhaust at the peak of the roof you get maximum "stack height" and faster air movement that can cut attic temperature making a house easier to cool. (Meets FHA requirements)

#### WRITE FOR FREE BOOKLET TODAY

HC Products Co.  
3300 N.E. Adams Street, Peoria, Ill.  
Please rush me literature on Vent-A-Ridge.

V-101

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_

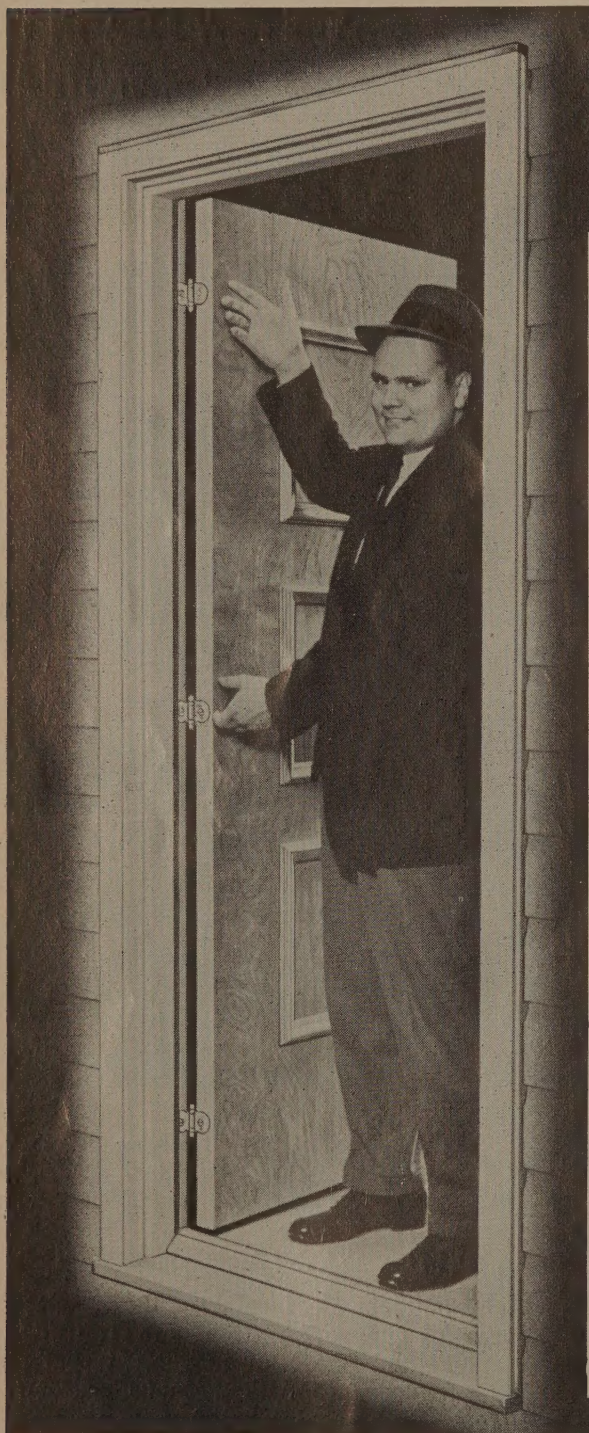
\* Trade Mark of Home Comfort Mfg. Co.

Available July 1, 1959



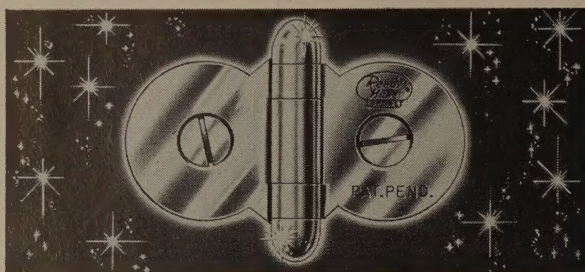
NEW! EXCLUSIVE ON READY HUNG DOORS...

# The "Magic Circle" Hinge!

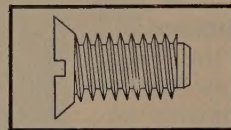


- Positively Self-Aligning
- 2½ Times Stronger than ordinary hinges
- Non-Rising Hinge Pin

## Another first for Ready Hung Doors



The amazing "Magic Circle" hinge is positively self-aligning. The single, large diameter, deep-thread screw, assures automatic hinge alignment, simply by closing the door — has 2½ times the holding power of ordinary 3 screw hinges. And what charm and sales appeal they add to any home — at no extra cost.



## Exclusive on Ready Hung Doors

The beautiful "Magic Circle" hinge is just one more quality plus on these precision engineered, single package units. Completely assembled, door — with frame trimmed on both sides — and hardware installed, arrives in perfect condition. Adjustable jambs adapt to any wall 4¾" to 5½". Easily installed in less than 20 minutes. Door styles to fit any need. Save on labor — and overhead costs — choose Ready Hung Doors — with the "Magic Circle" Hinge.

"Magic Circle" matching Bolt Lock and Strike Plate included at no extra cost.



See your dealer today or write for information:

PAT. NO. 2489029



OTHERS PENDING

©RHD Corp.

## READY HUNG DOORS ARE MADE BY THESE LEADING WHOLESALERS

ALBANY, N. Y.  
Iroquois Millwork Corp.  
BILLINGS, MONT.  
Building Service, Inc.  
BIRMINGHAM, ALA.  
National Woodworks, Inc.  
BOSTON, MASS.  
A. W. Hastings & Co., Inc.  
Sommerville 44, Mass.  
BUFFALO, N. Y.  
Iroquois Door Co.  
The Whitmer-Jackson Co.

CHICAGO, ILL.  
Morgan Sash & Door Co.  
CINCINNATI, OHIO  
Acme Sash & Door Co.  
CLEVELAND, OHIO  
The Whitmer-Jackson Co.  
Massillon, Ohio  
DAYTON, OHIO  
Dayton-Akron Sash & Door Co.  
GRAND RAPIDS, MICH.  
Porter-Hadley Co.

HOUSTON, TEXAS  
Southwest Sash & Door Co.  
HUNTINGTON, W. VA.  
Iron City Sash & Door Co.  
INDIANAPOLIS, IND.  
Midland Bldg. Industries, Inc.  
KANSAS CITY, MO.  
Rust Sash & Door Co.  
LOS ANGELES, CALIF.  
Ready Hung Door Mfg. Co.  
Burbank

MARION, IND.  
General Millwork Corp.  
NEW YORK, N. Y.  
Bailey-Whalen Co.  
West Orange, N. J.  
OAKLAND, CALIF.  
Ready Hung Door Mfg. Co.  
PITTSBURG, PA.  
Iron City Sash & Door Co.  
ROCHESTER, N. Y.  
The Whitmer-Jackson Co.

SAGINAW, MICH.  
Flint Sash & Door Co.  
ST. LOUIS, MO.  
Imse-Schilling Sash & Door Co.  
ST. PAUL, MINN.  
Minnesota Wood Specialties, Inc.  
SEATTLE, WASH.  
Tyee Lumber & Mfg. Co.

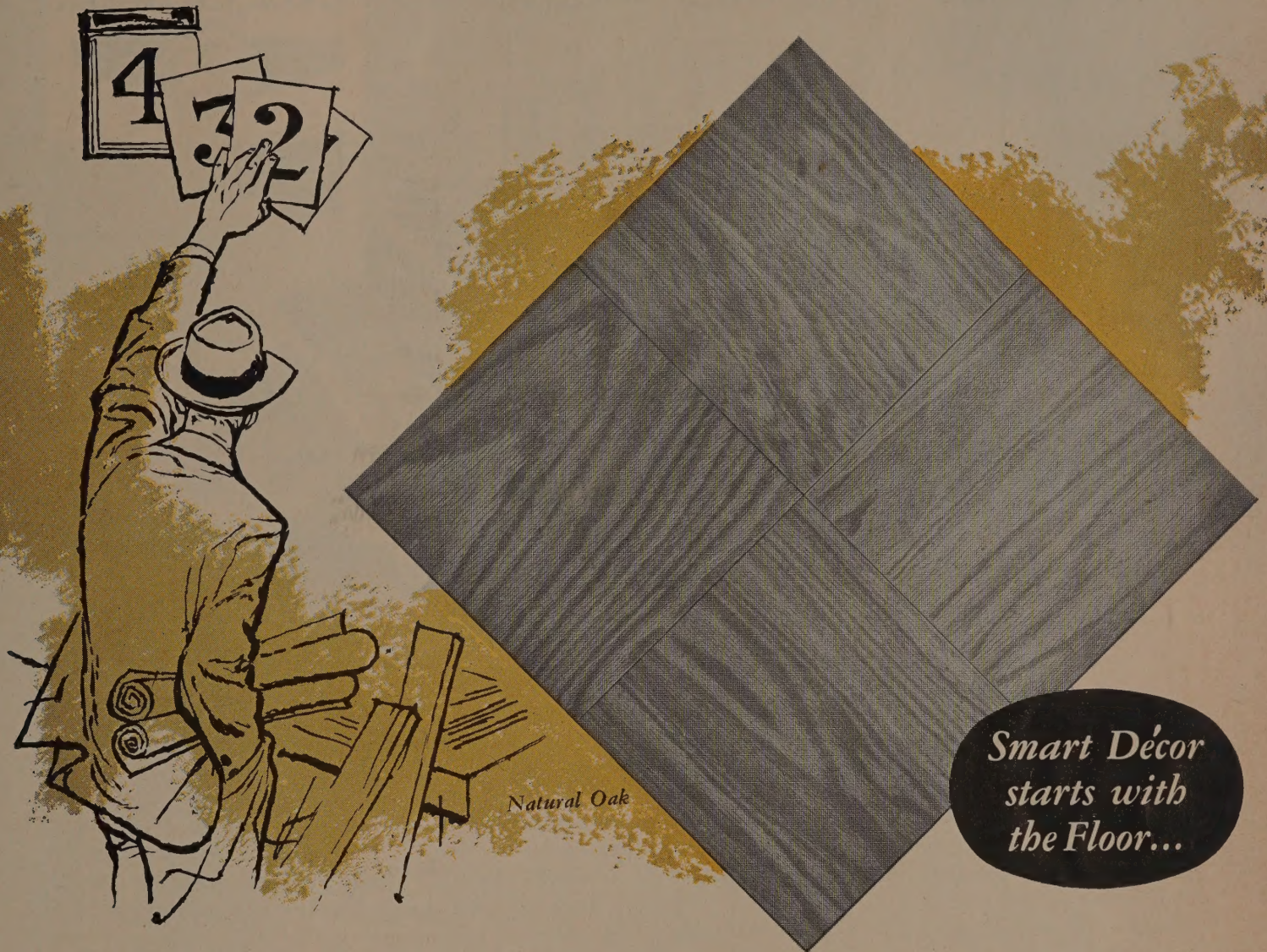
SPRINGFIELD, MO.  
Southern Supply Co., Inc.  
SYRACUSE, N. Y.  
Iroquois Door Co.  
TOLEDO, OHIO  
Allen A. Smith Company  
TORONTO, CANADA  
C. Lloyd & Son Limited

READY HUNG DOOR CORP., FORT WORTH 2, TEXAS



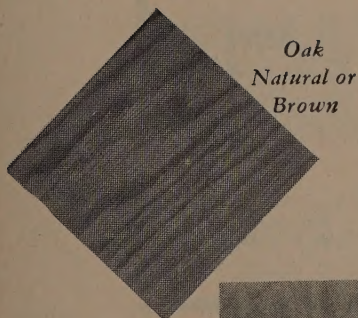
# NEWS *for Builders...*

Hardwood Floors that **save 3 to 4 days labor on the job!**

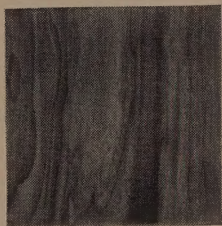


*Smart Décor  
starts with  
the Floor...*

... and Wood-Mosaic Laminated Block Floors cost no more than ordinary floors ...



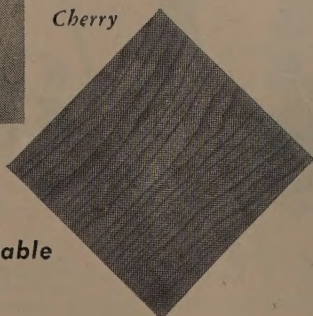
Oak  
Natural or  
Brown



Walnut



Hard Maple



Cherry

The only Laminated  
Hardwood Block Floors available  
in four different woods.

1—INSTALLATION is fast, clean and easy.

2—"SUREFIT" tongued and grooved construction assures easy interlocking—no mastic seepage.

3—3-PLY lamination eliminates warping, buckling, expansion, shrinkage.

4—BEAUTIFULLY prefinished—no sanding or finishing on the job.

5—WHEN installed, floor is ready for immediate use—no finishing time lost.

*NOTE: Wood-Mosaic's exclusive "Diamond Lustre" finish resists all common household spills and provides 3 to 4 times greater wear resistance than ordinary lacquer finishes.*

Wood-Mosaic hardwood block floors save time, labor, materials—and build lasting customer satisfaction.

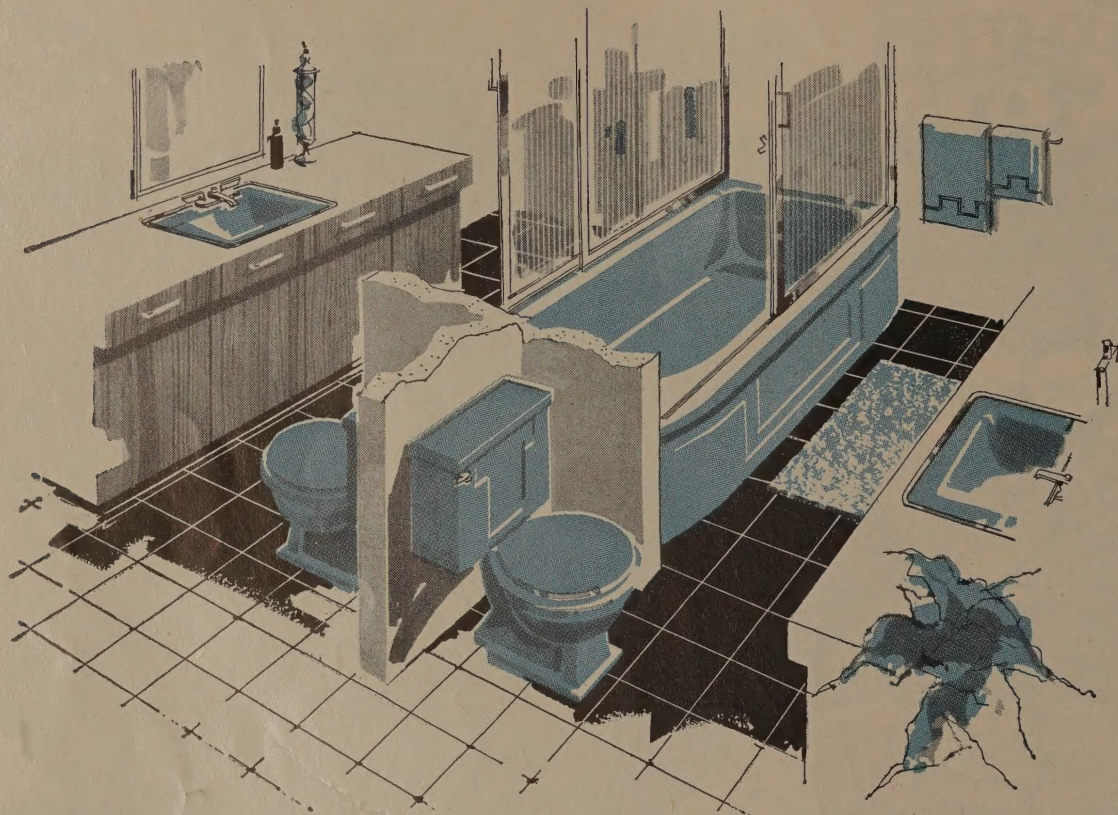
Send for literature: Wood-Mosaic Corporation, Dept. B-6,  
Louisville 9, Ky. In Canada: Woodstock, Ontario.



**Wood-Mosaic**  
BLOCK FLOORS



Here's the double duty beauty that's  
breaking sales records everywhere!



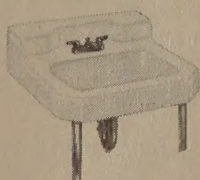
Designed to make rush, rush living simpler, this 2-in-1 bathroom features the record-smashing AllianceWare Nassau tub (selected for NAHB dream house). Easy to install, this colorful porcelain-on-steel beauty offers you all that's new in creative sales appeal: a handy safety grip for secure entry and exit, luxurious roominess plus wide aprons on both sides. Flanking the room-divider tub are customer-satisfying

porcelain-on-steel lavatories and color matched water closets. Like all AllianceWare bathroom fixtures, the lavatories are quick to sell, easy to work with . . . help make complete bathroom installation a time- and money-saving breeze. So sell and prosper with the "called for" nationally-advertised AllianceWare line—bathtubs, lavatories and water closets in a variety of color matched pastels!

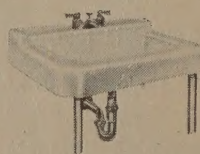
There's an AllianceWare lavatory for every bathroom... every budget



The Josephine  
19" x 17"



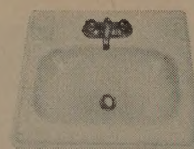
The Venus  
20" x 18"



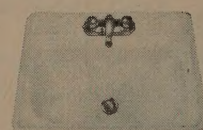
The Delilah  
24" x 20"



The DuBarry  
42" x 18"



The Cleopatra  
20" x 18"



The Sabrina  
19½" x 15¾"

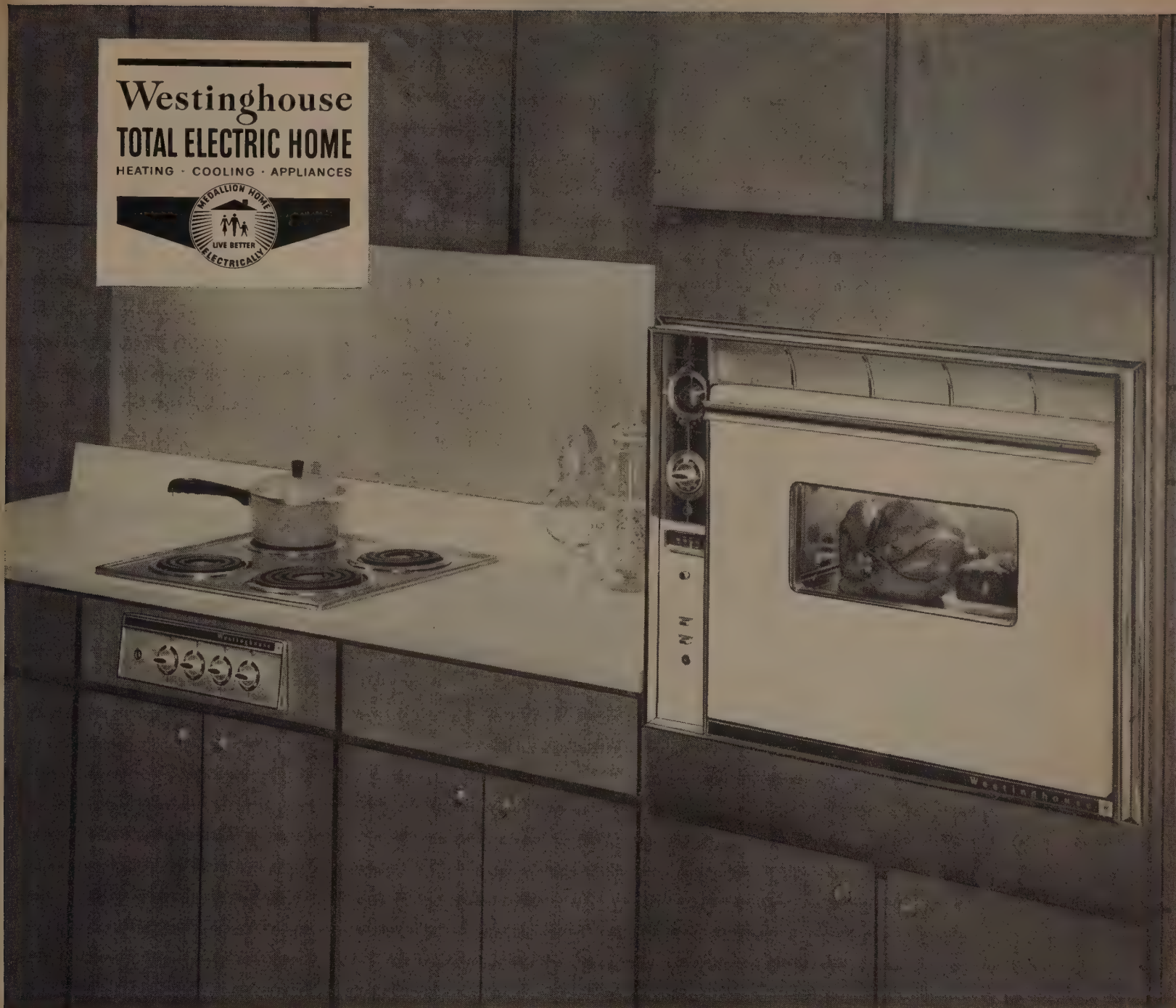
# AllianceWare®

Box 809, Alliance, Ohio  
for fast deliveries, 3 modern plants strategically located  
Alliance, Ohio • Kilgore, Texas • Colton, California

an amp subsidiary



**Westinghouse**  
**TOTAL ELECTRIC HOME**  
 HEATING · COOLING · APPLIANCES



Deluxe Westinghouse Built-In Oven (Model OMA) and Range Platform (Model PMD) in kitchen featuring Westinghouse Heirloom Maple Wood Cabinets and Micarta® counter top.

## NEW FROM WESTINGHOUSE...

### Built-in oven with side-mounted controls!

Here's the perfect blending of oven design and convenience, beautifully styled in the "Shape of Tomorrow." For the first time, controls are located at the side . . . out of the heat zone, yet still at eye level. The oven is available in models for built-in installation and for stacking on base cabinets.

Along with dramatic new design, it features a Built-In Rotisserie and the exclusive Serv-Temp Roast Guard that cooks meat and fowl exactly to taste . . .

keeps it that way, even though dinner's delayed for hours. Another model of this oven, also completely automatic, is available without Rotisserie and Roast Guard.

The compact Range Platform (shown) has 4 fast Corox® units, choice of 1001 surface heats and Remote Control Panel. Westinghouse offers 10 oven and 7 platform models for built-in kitchens. Contact your Westinghouse distributor today for further details.



**NEW CLEANING CONVENIENCE.** New Lift-Off Door takes the work out of oven cleaning. Spread-Even Heaters plug out and in like a lamp cord.




**YOU CAN BE SURE...IF IT'S**

# Westinghouse

Westinghouse Electric Corp., Major Appliance Division, Contract Sales Dept., Mansfield, Ohio





FOR MORE INTEREST  
IN YOUR HOUSES...

MAKE "PROBLEM"  
AREAS MORE  
EFFICIENT WITH  
**SPACE-SAVING**  
MODERNFOLDS!

In every house there is at least one area that needs a Modernfold door. Modernfolds eliminate "door-swing." Your customers gain more wall space, more floor space, more living space! And Modernfold doors *divide* space... instantly! They make *one* room do the work of *two*!

Famous Modernfold fabric covered doors with all-steel inner framework, come in a wide variety of new weaves and patterns...in warm, neutral colors that blend, match or contrast with any color theme. All washable, durable!

Now, Modernfolds come in wood grain, too...for traditional or modern settings. In richly handsome hardwood finishes. They're quiet and easy gliding.

Your customers see Modernfold's space-saving story in national ads appearing regularly in "Better Homes and Gardens," "American Home" and "Newsweek" magazines. Why not show them, firsthand, how *you* make "problem" areas more efficient with new Modernfolds! *Your Modernfold Distributor is listed under "Doors" in the Yellow Pages.*

NEW CASTLE PRODUCTS, INC. Dept. 6, New Castle, Indiana - Manufacturers of "Modernfold" Folding Doors, "Air Doors", "Modern-cote" Wall Coverings and "Peabody" School Furniture. In Canada: New Castle Products Canada, Ltd., St. Lambert, Quebec.



the first and  
finest in  
folding doors

**modernfold**  
DOORS

®





MILL 750  
WCLB<sup>®</sup> SEL-STR

MILL 750  
WCLB<sup>®</sup> SEL-MER

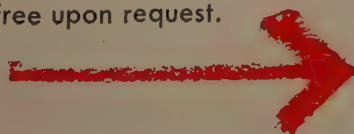
MILL 750  
WCLB<sup>®</sup> CONST

MILL 750  
WCLB<sup>®</sup> STAND

MILL 750  
WCLB<sup>®</sup> UTIL

Either mill number or name  
appears as part of stamp.

Shown above are five basic stamps of the WCLB grading system. Details of these as well as all other WCLB grade stamps are shown in a pocket size folder "Grade Stamps for West Coast Lumber" free upon request.



The WCLB grade stamp is used by some 450 sawmills operating in Coast-type timber in Western Washington, Western Oregon and Northwestern California. These mills believe in strict conformance to uniform standards of lumber grading and manufacturing. Grading procedure in each of these mills is carefully supervised; they take pride in their reliability and in their product.

Look for the WCLB grade stamp on lumber. For 35 years it has been the "seal of approval" on lumber everywhere.

**WEST  
COAST**

**LUMBER  
INSPECTION  
BUREAU**

of the West Coast Lumbermen's Association



West Coast Lumber Inspection Bureau, Room 19  
1410 S. W. Morrison Street, Portland 5, Oregon

Please send me your free folder  
"Grade Stamps for West Coast Lumber".

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_





— almost on sight—  
the house that's

# Cooled in Summer... Warmed in Winter

by an **ARKLA-SERVEL SUN VALLEY\***

**All Year® Gas Air-Conditioner!**



## Advantages for the Buyer:

Today's home buyers appreciate—and demand—year 'round comfort indoors. Show them the advantages of an Arkla-Servel Gas Air-Conditioner: summer and winter, one trouble-free unit, one easy-to-set thermostat provides just the right temperature. Fuel and maintenance bills are lower with Gas. *Never* any worry over deliveries. *And* Gas is cleanest.



## Advantages for the Builder:

The moment prospects enter, they can feel the difference. You are offering the best, with one, double-duty Arkla-Servel that heats and cools. And you're giving them low-cost maintenance and long life ... the secrets of economy with Gas. So for better sales, install Gas air-conditioning.

AMERICAN GAS ASSOCIATION

**ONLY GAS**  **does so much more...for so much less!**

\* Trademark. Product of Arkla Air Conditioning Corp., Evansville, Ind., & Little Rock, Ark.



*All the wonderful warmth of wood  
is best expressed in redwood*

CRA

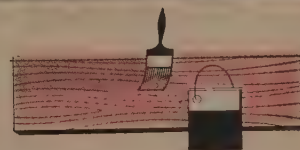
# CALIFORNIA REDWOOD



**NATURALLY BEAUTIFUL** • By relating the open living area and exterior walls, Certified Kiln Dried redwood enhances the beauty of the dwelling and integrates it with its woodland setting.



**DECAY RESISTANT** • Maximum natural resistance to decay and insect attack is a property of redwood heartwood that makes it a wise choice for exposed areas where these conditions prevail.



**LOWER UPKEEP** • Even when left in its natural state, redwood remains weather-resistant, aging gracefully to neutral tones. Painted or stained, it holds its finish longer than any other native wood.

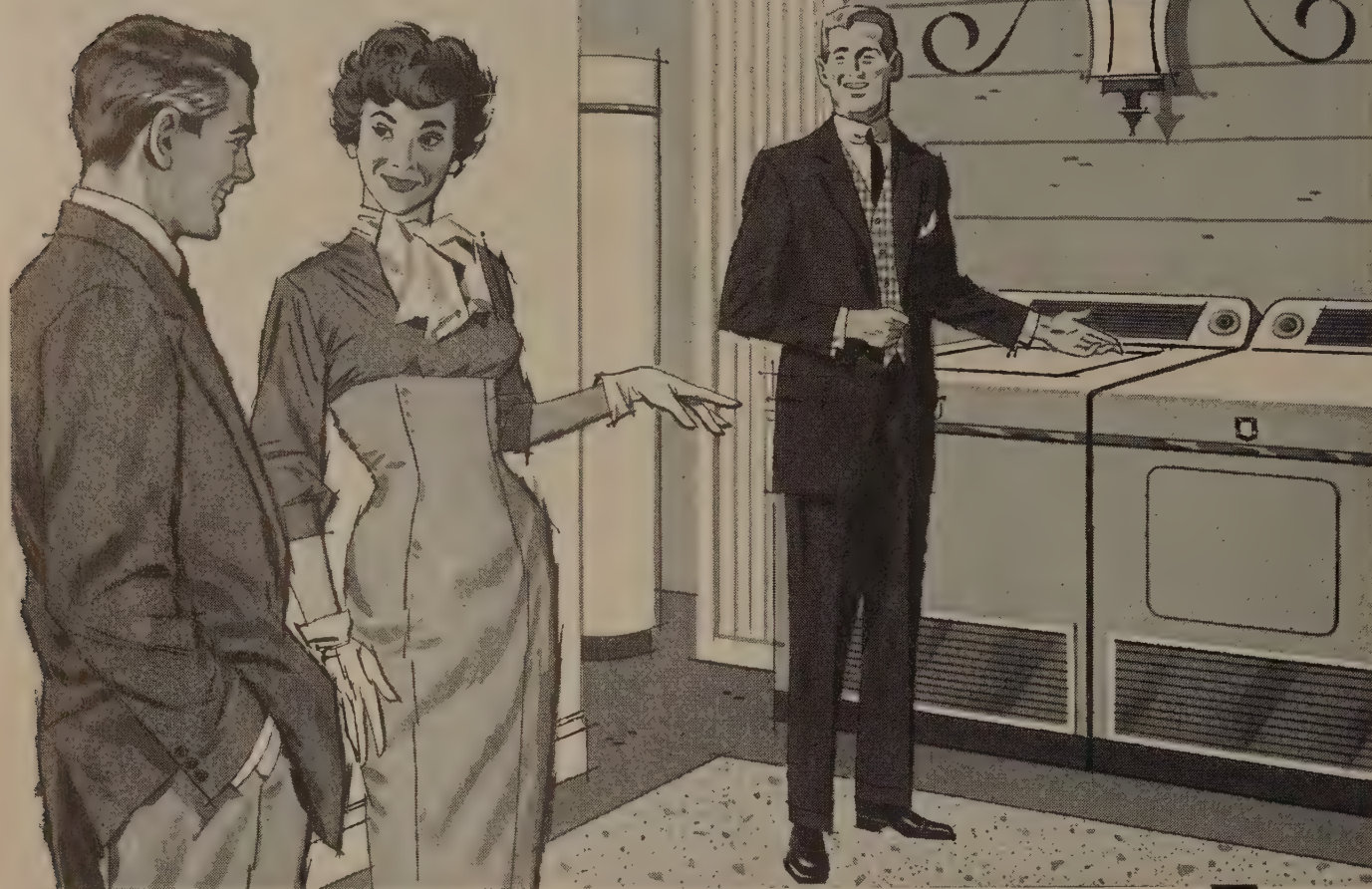
CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO 11

Architect: Goodwin Steinberg, A. I. A., Los Altos, California



# PUT YOUR MONEY IN DREAM FEATURES...

*but don't "Gold-Plate" the drain!*



**Specify Republic Steel Pipe for maximum economy in waste line service**

You'll know from her radiant reaction...

Here at last is a house that costs no more to buy, yet offers that "something" she's waited for, even dreamed of. It may be the quality built-ins...the distinctive use of glass, metal, or wood...or the prevailing air of gracious living. But to her, that dream "something" is the deciding factor.

By insisting on building materials that offer maximum economy—such as Republic Steel Pipe for drain line service—you can give buyers many extra features without increasing prices or reducing profit-margins. Initial cost savings that are yours with Republic Steel Pipe can be converted directly into dream "somethings" that can be *seen and valued*.

Republic Steel Pipe is available with minimum variation in price and delivery. Since one grade of steel pipe meets

all requirements, inventory problems are reduced. Further savings come about from the material's easy workability...workability that is assured by absolute uniformity. Reputable plumbing contractors have been installing Republic Steel Pipe faster and at lower cost for years.

Dependability? Republic Steel Pipe has proved over and over to be good for the life of a building—commercial as well as residential. No need to "gold-plate" the drain. Pipe's tight galvanized coating *stays* tight, provides years of dependable corrosion protection.

Get full information on the immediate and long-term economies offered by Republic Steel Pipe. Consult your Republic Pipe Distributor or write Republic Steel Corporation, Dept.HO-7515, 1441 Republic Bldg., Cleveland 1, Ohio.

## REPUBLIC STEEL



*World's Widest Range of Standard Steels and Steel Products*



# Why is the WORK BULL 1001 so POPULAR and PROFITABLE?

## BECAUSE-

Massey-Ferguson has met the challenge to produce a shovel-loader that

- masters a multitude of jobs
- represents low investment
- out produces larger, more expensive machines
- fills the gap between specialized equipment and small utility loaders
- makes maximum use of its power instead of depending upon brute strength alone.

Seeing is believing. Let your Massey-Ferguson Industrial Dealer demonstrate how this one-cubic yard (payload) unit cycles faster with instant reversing to do more work than machines that cost thousands more. Find out why it digs and gains traction as it loads — and how it has extreme maneuverability and telescopic reach. Check out its many time- and money-saving attachments. You'll see why it pays off on all jobs — large or small.



with **INSTANT REVERSE** and  
**TORQUE CONVERTER**

a **TOUCH OF YOUR TOE—AWAY YOU GO—**  
**FORWARD or REVERSE**

NO CLUTCHING... NO SHIFTING... NO LEVERS TO PULL

WRITE FOR LITERATURE and NAME OF NEAREST DEALER



**MASSEY-FERGUSON INDUSTRIAL DIVISION**  
1009 SOUTH WEST STREET • WICHITA 13N, KANSAS

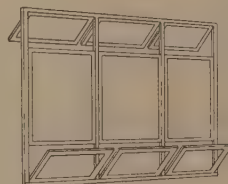


# *For modern living*



## **SELECT THE "YEAR-ROUND" COMFORT OF QUALITYBILT 4-WAY WOOD WINDOWS!**

Insure maximum comfort for your customers with Qualitybilt 4-Way Windows. Plan hundreds of delightful, eye-catching window arrangements that put walls of light and cool, refreshing summer breezes in just the right places . . . or lock snug and draft-free to defy the most chilling winter winds. You can do this with the wide range of sizes of the two basic units . . . Two-Sash and Single Sash. Use them singly or in imaginative combinations . . . as Awning, Hopper, Casement, or Fixed Units. Create hundreds of other attractive arrangements with standard Picture Units. And get this amazing flexibility at the most economical prices!



Qualitybilt 4-Way Windows are completely weatherstripped, with a variety of glass, hardware, and operators. Accurately machined of Ponderosa Pine, toxic treated to last a housetime. For the complete story write for illustrated catalog and name of nearest distributor!

**FARLEY & LOETSCHER MFG. CO.**  
DUBUQUE • IOWA

Entrances • Doors • Frames • Sash • Blinds • Casements • Glider Windows • Sliding Doors • Screens  
Combination Doors • Storm Sash • Garage Doors • Mouldings • Interior Trim • Sash Units • Louvers  
Kitchen Cabinet Units • Cabinet Work • Stairwork • Disappearing Stairs • "Farlite" Laminated Plastics

**4-WAY**  
**Qualitybilt**  
**WINDOWS®**





## How to turn a kitchen into a sale

Start with a design for easy living. Add a pinch of imagination and a measure of tastefully selected ceramic tile. Mix well. Result: A kitchen so exciting...so attractive...so practical you'll have trouble getting prospects out of this all-important room. Expensive? A few dollars more, perhaps, than substitute materials—but what a difference in helping to clinch sales. Whether the homes you build are of traditional or contemporary design, Romany-Spartan's complete ceramic tile line offers endless possibilities for the creation of more colorful, more attractive interiors—not just in the kitchen, but throughout the house. For planning help, consult your Romany-Spartan tile contractor. United States Ceramic Tile Company, Dept. W-15, Canton 2, Ohio.



### *Genuine Clay Tile*

Write for these two color booklets—they're free. "Portfolio of Ideas on Home Decorating with Ceramic Tile", and "Color Harmony Guide", illustrating the complete Romany-Spartan tile line and including a helpful chart suggesting harmonious color combinations.

**UNITED STATES CERAMIC TILE COMPANY • THE SPARTA CERAMIC COMPANY**

MEMBERS: TILE COUNCIL OF AMERICA



*NAHB Journal sums up some  
of our thoughts on how*

# LENNOX QUALITY PAYS OFF FOR YOU



In organizing for air conditioning, the builder's best bet is to have an air conditioning engineer who really knows the residential air conditioning business, work with the architect while the house is in the design stage. The engineer can help the architect design economical air conditioning into the house.

And remember this: no matter how well the house is built, or what equipment is used to heat and cool it, if the installer is either unskilled or careless the system will not work properly. After all, the installer is actually the manufacturer of the air conditioning system. He is the one who sizes the mechanical equipment, designs the duct system to fit the needs of the house, installs the system and makes the final adjustments. This is a complicated procedure and must be carefully and skillfully handled. Failure to give the job to a skilled person can bring you additional headaches in the form of a deluge of service calls.

JOURNAL of homebuilding

Above is re-printed an editor's excellent bit of advice on an important subject. Though the words are not our own, they express precisely the philosophy behind the Lennox organizational operation.

They explain our insistence that Lennox Comfort Craftsmen periodically attend engineer-directed training schools—to keep continually abreast of the latest heating-air conditioning developments. They shed light on why we, in training, lay such stress upon the selection of

proper equipment—and on the importance of adjustment after installation.

Lennox operates to serve you in other ways, too. To make available quicker parts service through a direct dealer-factory channel . . . to offer you professionally-planned merchandising and promotion pieces to help you sell your homes. But in the skill and competence of your Lennox Comfort Craftsman, Lennox makes its greatest contribution to a more profitable operation for *you!*

**LENNOX**

*World leader in indoor comfort  
for homes, business, schools*





NEW BUILT-IN SALES APPEAL

## General Electric Dishwasher

DESIGNED AND PRICED RIGHT FOR YOU!

Two extra  
sales-makers  
for your  
extra-value  
homes



**NEW!** The Custom 4-Cycle SU-70 (24 in.). Only dishwasher with a cycle for every dishwashing need. A big, new trade-up feature for higher priced homes.



Model FC-15 Disposall®. Budget priced, high quality. Easy, one man installation. One of a complete line of Continuous-Feed and Safety Twistop models.

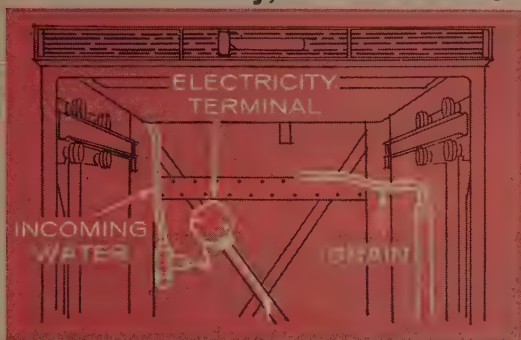


**Model SU-60 Automatic Dishwasher**—This “Princess” 24-inch budget-priced, quality-built dishwasher gives you the famous General Electric brand preference and consumer appeal . . . plus truly modern kitchen convenience.

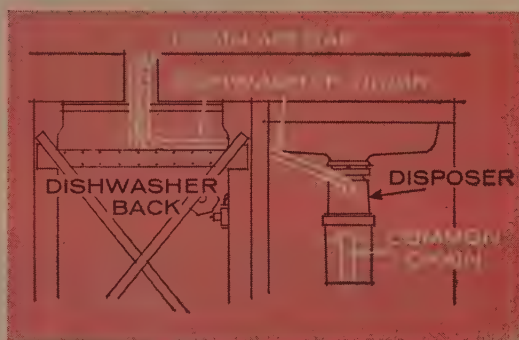
You get the extra value, visible quality, and competitive edge that help you sell your homes faster. Available in 5 colors, 5 woods, brushed chrome, and antique copper. Features famous Flushaway® Drain, built-in pump, custom washing performance.

“Empress” 30-inch dishwasher with reserve capacity also available. And, you get world-famous General Electric dependability and service.

### Look at this Easy, Fast Installation



**Saves Time and Work**—Entire tub rolls right out of cabinet—and out of your way—while you make electrical and plumbing connections. (Four wood wedges let you shim and level cabinet while in place.)



**Sanitary Drain Air Gap**—Eliminates need for prior roughing in, provides maximum sanitation, uses one drain for both dishwasher and sink. (Optional: sanitary drain which utilizes existing sink.)

**We want to help you sell!** Besides budget-priced, high-quality models with easy installation and big sales appeal—we’re ready to back you with a complete package of merchandising tools designed to help you benefit from nationally advertised G-E Dishwashers and Disposalls.

**Get complete information** and all the profitable details about the new G-E Dishwashers and Disposalls—and the promotion help that goes with them. Get in touch with your General Electric representative . . . or mail the coupon below. Do it today! No obligation, of course.

Please send me complete information on the new G-E Dishwasher and the promotional material that goes with it.

**General Electric Company, Department DD-1  
Appliance Park, Louisville 1, Kentucky**

NAME \_\_\_\_\_  
TITLE \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
\_\_\_\_\_

H

**GENERAL  ELECTRIC**





**FOR TOP QUALITY HOMES USE**  
**Water-Repellent**  
*Treated Siding*

● You will find it easier to sell customers who demand top quality homes if you use Weyerhaeuser 4-Square Water-Repellent Treated Siding. A special treatment given all surfaces of Weyerhaeuser 4-Square Water-Repellent Treated Siding lines the walls of surface cells with a material that resists water penetration. Other chemicals included in the process repel or destroy insects, and protect against stains, molds and decay-forming fungus.

This new product brings to your homes all the beauty, workability and time-tested quality of good wood siding plus better performance and longer life.

When you use this superior product, you add a valuable selling point that will appeal to discriminating home buyers.



**Weyerhaeuser**

**4-SQUARE®**

**LUMBER AND BUILDING PRODUCTS**



Attractive modern exteriors will retain their beauty when they are finished in Weyerhaeuser 4-Square Water-Repellent Treated Siding.

**Takes less paint...**

**Looks better longer**

Treated siding offers a better base for paint coverage and paint retention. Application of two coats on treated siding gives approximately the same performance as three coats on untreated siding. Paint flows on more smoothly, too.

Weyerhaeuser 4-Square Water-Repellent Treated Siding needs no special protection on the job. It can even be left unpainted until the house is sold, giving home buyers full choice of color . . . and simplifying your scheduling of painters. The improved stability resulting from the treating process helps retain snug joints and tight laps.

Ask your Weyerhaeuser 4-Square Lumber Dealer for full information on this superior product. Use it to give your customers more satisfactory homes with low upkeep and long life.

**Weyerhaeuser Sales Company**

FIRST NATIONAL BANK BUILDING • ST. PAUL 1, MINNESOTA



# Something big is happening in Cleveland!

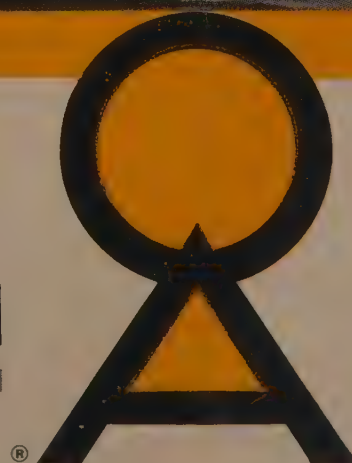
**And Olin Aluminum is playing a basic role in it.** Hastings Aluminum Products' pre-painted siding, long accepted in home-improvement applications, is making a major break-through in Nu-Home construction. Contractors find that colorful, chip-resistant aluminum siding boosts sales—especially when used with other maintenance-free products like wall tile, windows, doors, louvers, flashing and awnings

made from Olin Aluminum. Through aggressive manufacturers like this Hastings, Michigan, firm, products of Olin Aluminum are brightening the outlook for residential development contractors in every section of America. The home buyer's wife knows the beauty, durability and insulating qualities of aluminum. Why not profit by this consumer acceptance? Check with your building materials dealer for aluminum products.

Home Builder: A. Siegler & Son, 5117 Lee Road, Maple Heights, Ohio



**OLIN**  
ALUMINUM

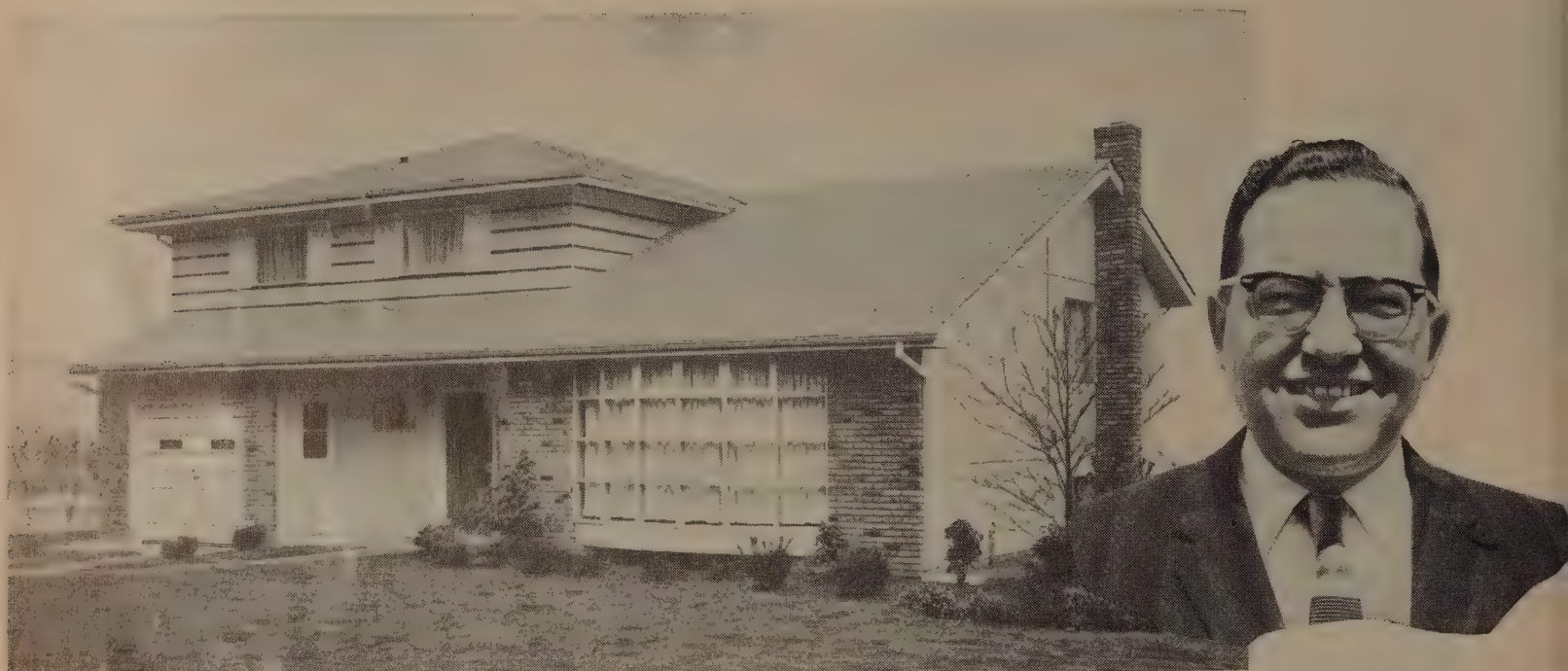


**O** LIN MATHIESON • METALS DIVISION • 400 PARK AVENUE • NEW YORK 22, N. Y.

®

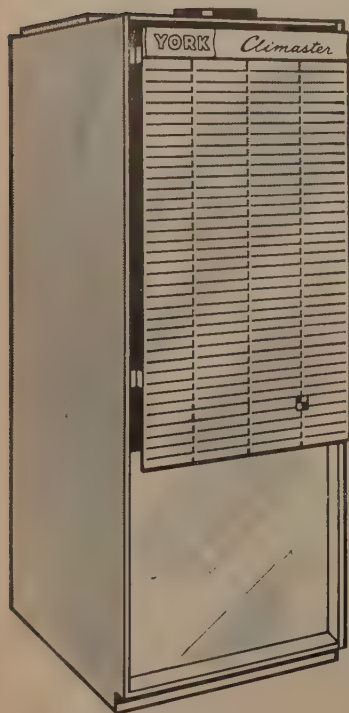


# YORK Furnaces Help Builders Sell 45 Homes In 5 Weeks— DURING SLOW SEASON!



**Seymour Malman**, Pres. of Soundview Village Builders, Port Wash., N.Y., says, "York Furnaces simplified our selling job enormously. Prospective purchasers realize York is synonymous with quality and they know they are getting a top grade

home. Our first section of 45 homes was sold out in five weeks during a normally slow season. We're so pleased with this success, we plan to use York Furnaces to help sell *all* the 300 or more additional new homes that we plan to build in the area!"



York Furnaces available in gas or oil-fired models for every type home.

## Wide Choice of Beautifully-Styled, Feature-Packed York Furnaces Can Help Make Any New-Home Basement A Show Place!

Just wait'll you see the breathtaking new styling conceived by one of America's leading designers. The entire York Furnace line—from Upflow to Basement types—is brilliantly executed in elegant shadow grey and delicate beige accented by sparkling silver trim.

And each model is loaded with dynamic new engineering features! Air conditioning, today's newest necessity, can easily be added to each York

Gas-Fired Furnace...the exclusive Yorkaire Baseboard Diffuser, developed by Borg-Warner research and engineering eliminates hot and cold "layers" of air during heating or cooling... exclusive York Silver "V" Burners provide more heat, more economically during the heating season! All this, backed by York merchandising and York Sales Promotion—to help you clinch more new home sales in 1959 than any previous year!

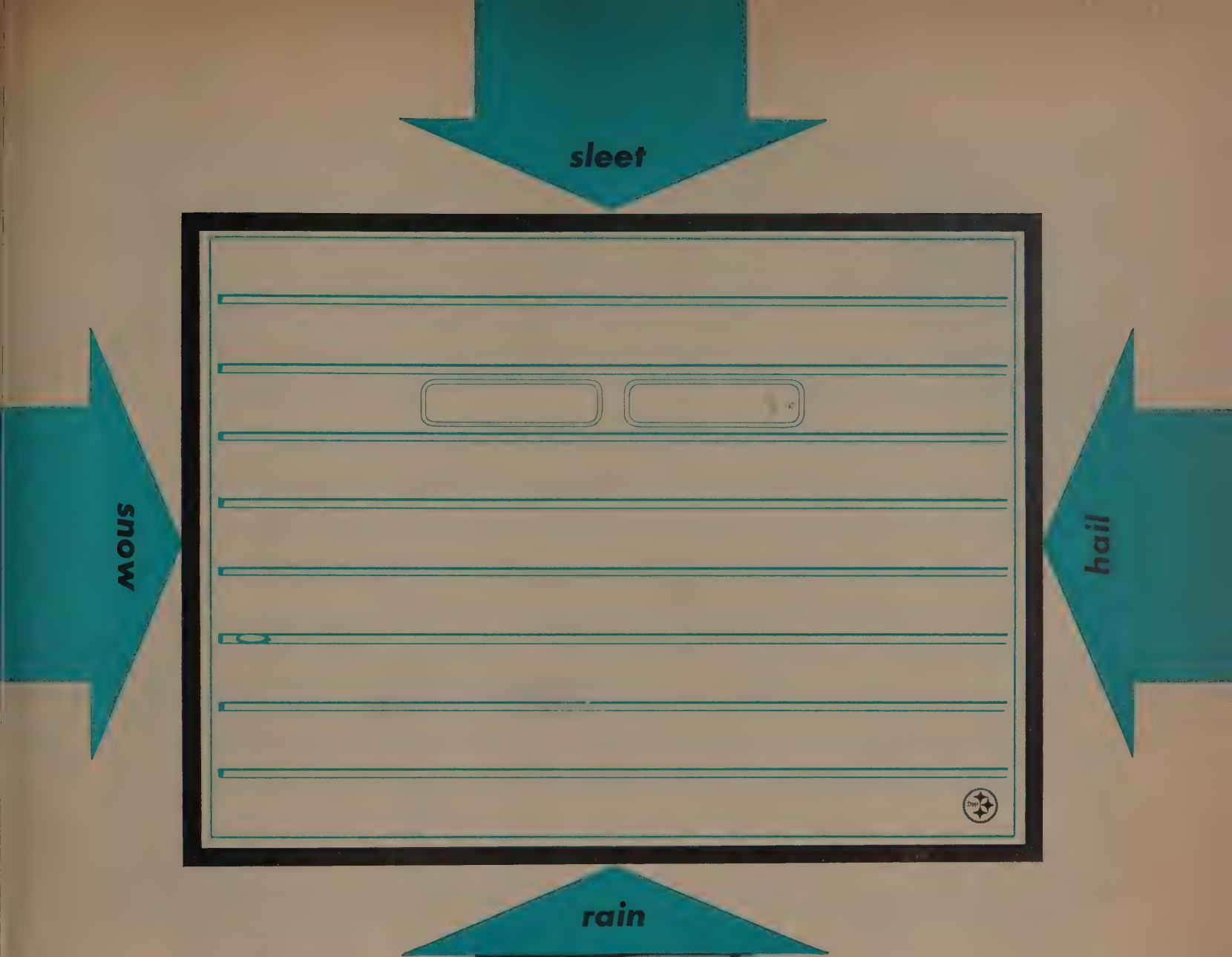
# YORK

YORK CORP., SUBSIDIARY OF BORG-WARNER CORP., YORK, PA.

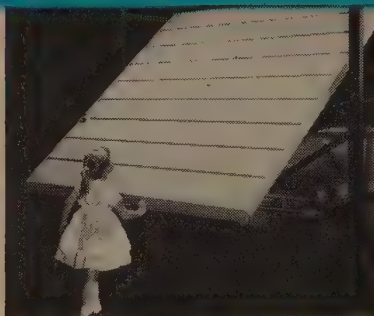


**BORG-WARNER  
RESEARCH & ENGINEERING  
MAKE IT BETTER**





FEATURE QUALITY AT LESS COST



# complete weather seal

plus full five year guarantee

Climate-proof weather seal! Another feature that pulls prospects. It's standard equipment with Berry. Heavy-gauge steel across the top and on both sides. For the base—a special vinyl weather seal that won't crack, rot or freeze to ice. What's more—the complete Berry package includes all components necessary for installation—nuts, bolts, track hangers and brackets. Installation's easy. The price—low! And you're protected with a full five year guarantee.

No wonder Berry outsells all other residential garage door manufacturers. One-piece or sectional models. See your distributor or write: Berry Door Corp., 2400 E. Lincoln, Birmingham, Mich. In Canada: Berry Door Co., Ltd., Wingham, Ont.

**Berry**  
**STEEL DOORS**





## CEDAR GIVES YOU AN EDGE!

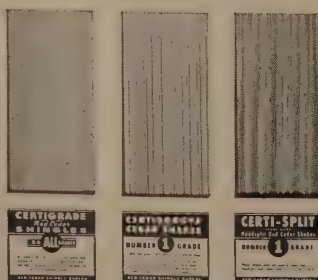
You add that vital third dimension—thickness—to your roofs when you use genuine red cedar shingles. This is the roof that says quality... clearly, emphatically... with enduring good taste.

Applied three layers thick, a cedar shingle roof adds a bold note of texture up where it shows, up where it counts. In all kinds of climate, on all kinds of architecture... the roof of cedar is the best-looking, longest-lasting, quality investment you can make.

Give yourself an edge! Make your next roof a cedar shingle roof.

### RED CEDAR SHINGLE BUREAU

5510 White Building, Seattle 1, Washington  
550 Burrard Street, Vancouver 1, B. C.



For complete application details on cedar shingles and cedar shakes, see your Sweet's File... or send coupon...

Name .....  
Firm .....  
Address .....  
City ..... Zone State .....



**Gasoline, Diesel, or LP Gas**—New Multi-Range 6-cylinder engines for the International 460 Utility—gasoline, Diesel, LP Gas—deliver 61 hp at the fly-wheel, 48 at the drawbar.



**New International® 460 Utility tractor**

# ...SMOOTH 6-CYLINDER POWER

**with brawn to match!**

Add new Multi-Range 6-cylinder power to International's traditional built-in brawn... you literally step into a *new world of utility tractor performance!*

Here's sensationally SMOOTH power, virtually vibration-free, to lessen operator fatigue and thus step up daily output. It's *economical* power, because new Multi-Range design delivers remarkable fuel economy at every load range. It's *flexible* power, with instant governor response to load demand at any engine speed from 900 to 1,800 rpm. And it's power, *balanced* with built-in brawn, that delivers over 48 drawbar horsepower for the widest range of heavy-duty utility tractor work.

Ask your IH dealer to demonstrate the new 460 Utility... or others in the complete International line, 12.8 to 72.5 bare engine hp. For free catalog, or name of your nearest IH dealer, write International Harvester Company, Dept. HH-6, P. O. Box 7333, Chicago 80, Illinois.

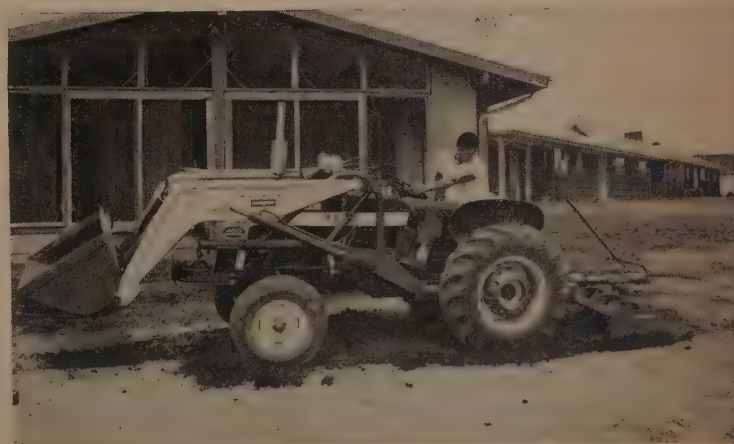


See Your  
**INTERNATIONAL  
HARVESTER Dealer**

International Harvester Company products pay for themselves in use—Farm Tractors and Equipment... Twine... Commercial Wheel Tractors... Motor Trucks... Construction Equipment—General Office, Chicago 1, Illinois



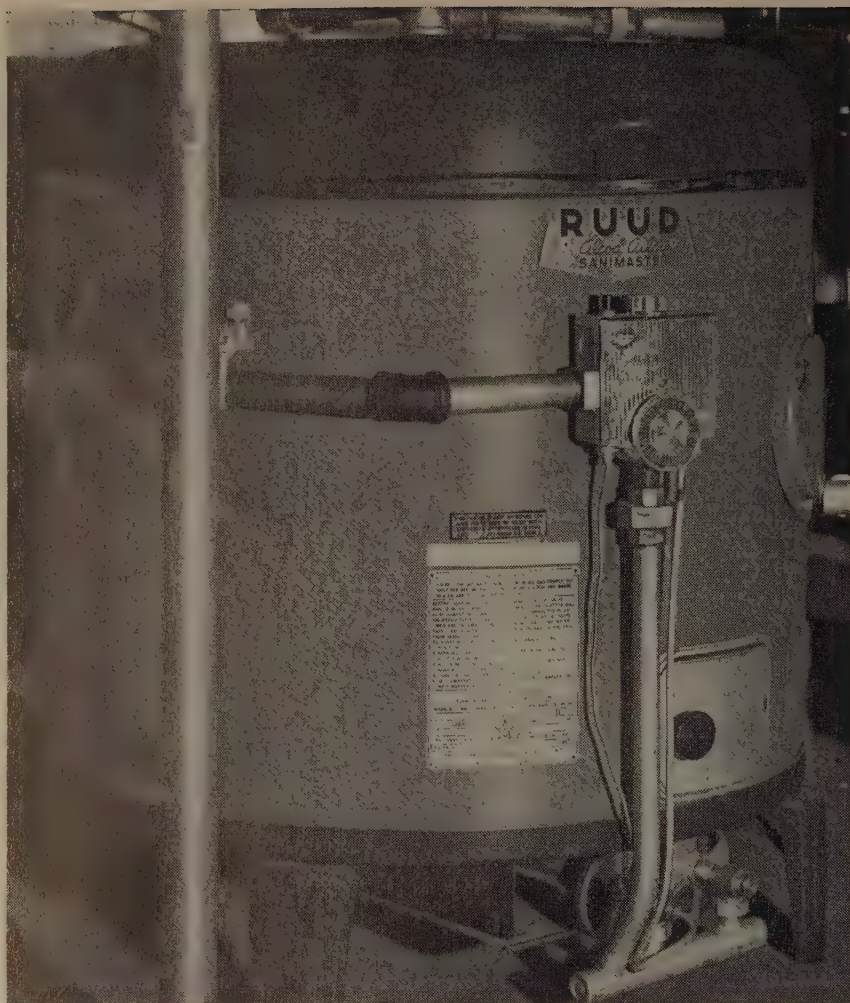
**Built-in brawn** means tractor strength and stamina to handle big buckets on heavy-duty International Pippin or International Wagner backhoes—sizes for trenching to grade 10, 12½, or 13¼ feet deep.



**New Fast Reverser Unit** speeds up shuttle-type operations. In each of five gears, the reverse speed is 22 per cent faster than the forward speed in that gear.



# COMPACT WATER HEATER WITH ALCOA ALUMINUM SAVES SPACE IN NEW SCHOOL BUILDING



Plumbing Contractor: Ekstrom Plumbing and Heating Sales, Galesburg, Ill.

A single Alcoa alloy gas water heater so compact that it fits snugly under a drying table meets all the hot water needs for the kitchen of the new Immaculate Heart of Mary School in Galesburg, Illinois.

The new Ruud-Alcoa unit keeps a constant supply of 180° water always on tap for the heavily used dishwasher. Although 30,000 meals have been served by the kitchen since the installation of the unit in October, 1957, no maintenance or repairs have ever been necessary.

Compact Alcoa alloy water heaters are an economical answer for schools, institutions and other applications where space requirements are tight. The aluminum alloy tank is strong, solid and corrosion resistant for longer life and complete freedom from water discoloration. High thermal conductivity assures rapid recovery rate and low-cost operation. Specially designed units meet American Gas Association Laboratories' requirements and those of the National Sanitation Foundation's Standards Nos. 3 and 5. For more information on any application—commercial, industrial or residential—send in the coupon,

or write Aluminum Company of America, 1882-F Alcoa Building, Pittsburgh 19, Pa.

*Your Guide to the Best  
In Aluminum Value*

For Exciting Drama Watch "Alcoa Theatre," Alternate Mondays, NBC-TV, and "Alcoa Presents," Every Tuesday, ABC-TV



Aluminum Company of America  
1882-F Alcoa Building  
Pittsburgh 19, Pa.

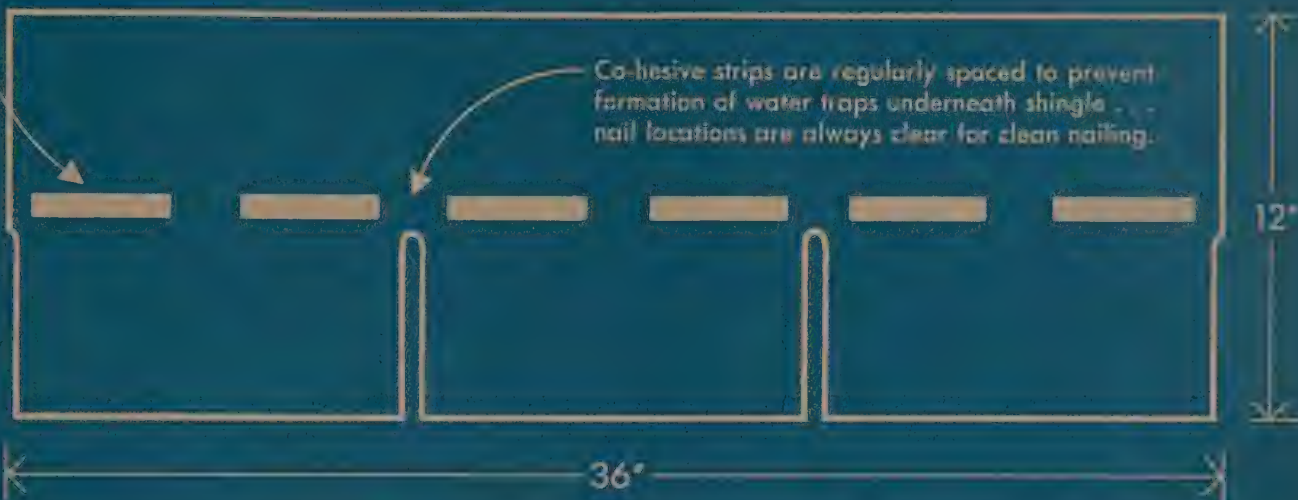
Please send me *Water Heater Applications of Alcoa Aluminum*, the 12-page FREE booklet that tells why Alcoa alloy water heaters outperform other water heaters, gives the easy way to figure hot water requirements, lists case histories.

Name \_\_\_\_\_ Title \_\_\_\_\_  
Company \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



In the direct heat of the sun, these co-hesive strips firmly bond to the underside of the shingle above.

This shingle is now warranted, in writing, against wind damage.



Easy application: special packaging permits application direct from bundle without special handling . . . no bothersome protective strips to remove . . . special anti-adhesive prevents sticking in the bundle.

AVAILABLE IN  
*Trend Colors*

ANOTHER  
**RUBEROID**  
DESIGN...

FOR HOMEBUILDING ECONOMY!

## SELF-SEALING asphalt shingles

Here is the only sealed-by-the-sun roof shingle that truly cuts application costs. Special co-hesive and new, exclusive packaging permit application *exactly the same as with ordinary strip shingles*. Written warranty against wind damage gives you an exclusive selling feature. The Ruberoid Self-Sealing shingle is easily the best buy in its class in every way.

Self-Sealing shingle is another Ruberoid product

*designed to improve new homes and cut building costs. It's part of a line that has been serving builders better since 1886. On your next house or project, check with your Ruberoid dealer.*

Learn how you can build a better looking home *and* cut your costs with quality Ruberoid building products. For information on the Self-Sealing shingle write:

The RUBEROID Co.

**RUBEROID**®

500 FIFTH AVENUE, NEW YORK 36, N.Y.



**BEFORE YOU BUY AND INSTALL A WATER HEATER**

# use this practical guide to Quality!

Make  
sure  
the  
Water  
Heaters  
you install  
include  
these  
Quality and  
Performance  
features.



## **ANODE ROD FOR LONG LIFE**

To provide positive protection against rust and corrosion of possible bare metal parts, Rheem assures years of trouble-free operation by providing magnesium anode rods on all Rheemglas models... and even the Custom Galvanized models. In addition Rheem features extra thick, high efficiency fiberglass insulation.



## **NATIONALLY RECOGNIZED CONTROLS ASSURE CUSTOMER CONFIDENCE**

Rheem water heaters are equipped with famous Robertshaw-Grayson controls to provide safe, dependable operation of both pilot and burner. These controls are fully automatic with 100% shut off. To maintain operating efficiency, many models are equipped at the factory with gas pressure regulators.



## **COMPLETE LINE TO MEET VARIED WATER CONDITIONS**

Rheem offers 20 gas fired and 10 electric models to give you the model and size to meet every space, budget and requirement. Galvanized, Coppermatic...and Rheemglas, the glass lined water heater that is not only rust proof, but resists the corrosive action of harsh chemicals found in most water.



## **"DEMAND RATED" TO PROVIDE MORE HOT WATER FASTER**

Every better grade Rheem water heater is "demand rated" to meet the increasing demands for more hot water. Higher inputs—higher recovery, new engineering and advanced design features assure a constant, abundant hot water supply.



## **CUSTOMER AND DEALER PROTECTION**

Rheem provides in writing, fully stated warranties on every water heater. Each Rheem warranty provides maximum security for the homeowner, dealer. Call your Rheem plumbing contractor for full details on the Rheem Warranty Protection Plans.



## **CAST IRON BURNER FOR MAXIMUM COMBUSTION EFFICIENCY**

Rheem water heaters are equipped with a special engineered drilled port burner to provide and maintain rated inputs as approved by A.G.A. This is another special effort that Rheem puts forth to give you the best water heaters possible.

## **QUALITY IS GOOD BUSINESS**

Satisfied homeowners mean an end to profit killing call backs and replacement. Quality materials and skilled workmanship mean an end to costly adjustments and repairs. Rheem is known the world over for the performance and quality leadership that assures satisfaction. That's why Rheem is the world's largest manufacturer of automatic storage water heaters.



DEMAND RATED  
RHEEMGLAS IMPERIAL  
GAS WATER HEATER



Ask Your Rheem Heating Contractor  
About The New Line of Rheem Hydronic  
Heating Systems... Another  
Quality Product From Rheem.



**You can rely on Rheem...the BIG NAME in comfort products for the home**

RHEEM MANUFACTURING CO., HOME PRODUCTS DIVISION, DEPT. HH, 7600 S. KEDZIE, CHICAGO, ILL., SOUTH GATE, CALIF., DALLAS, TEXAS, SPARROWS POINT, MD.





# the light idea

by

## virden



Hailed by Builders everywhere as  
*"the greatest sales idea in years"*

"A terrific selling point"... "women love it"  
 ... "a feature you can see and sell"... those are  
 the enthusiastic comments builders are making  
 about "the light idea" by Virden.

And well they might! For "the light idea" is  
 a new concept in home lighting. It not only  
 illuminates, but it enables you to *match today's*  
*living patterns... to create the right lighting*  
*mood for every occasion... to emphasize beauty*  
*... to provide safety and protection inside and*

*outside your homes.* And it's a sales feature you  
 can adopt at no extra cost to you.

See your Virden distributor. Ask him about  
 the "light idea" for your homes. He is listed in  
 your phone book under "Lighting."

Or mail the coupon below for a free copy of  
 our new "light idea" catalog. 52 pages in full  
 color showing the new 1959  
 selection of Virden lighting  
 plus dozens of "light ideas"  
 for you to use.



# virden

## LIGHTING



A Division of the John C. Virden Co., Cleveland, Ohio  
 In Canada, John C. Virden Ltd., Toronto, Ontario  
 Member American Home Lighting Institute

Virden Lighting Dept. HH  
 5209 Euclid Avenue, Cleveland 3, Ohio

I like "the light idea." Mail me your new light idea catalog and  
 the name of my local Virden distributor.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



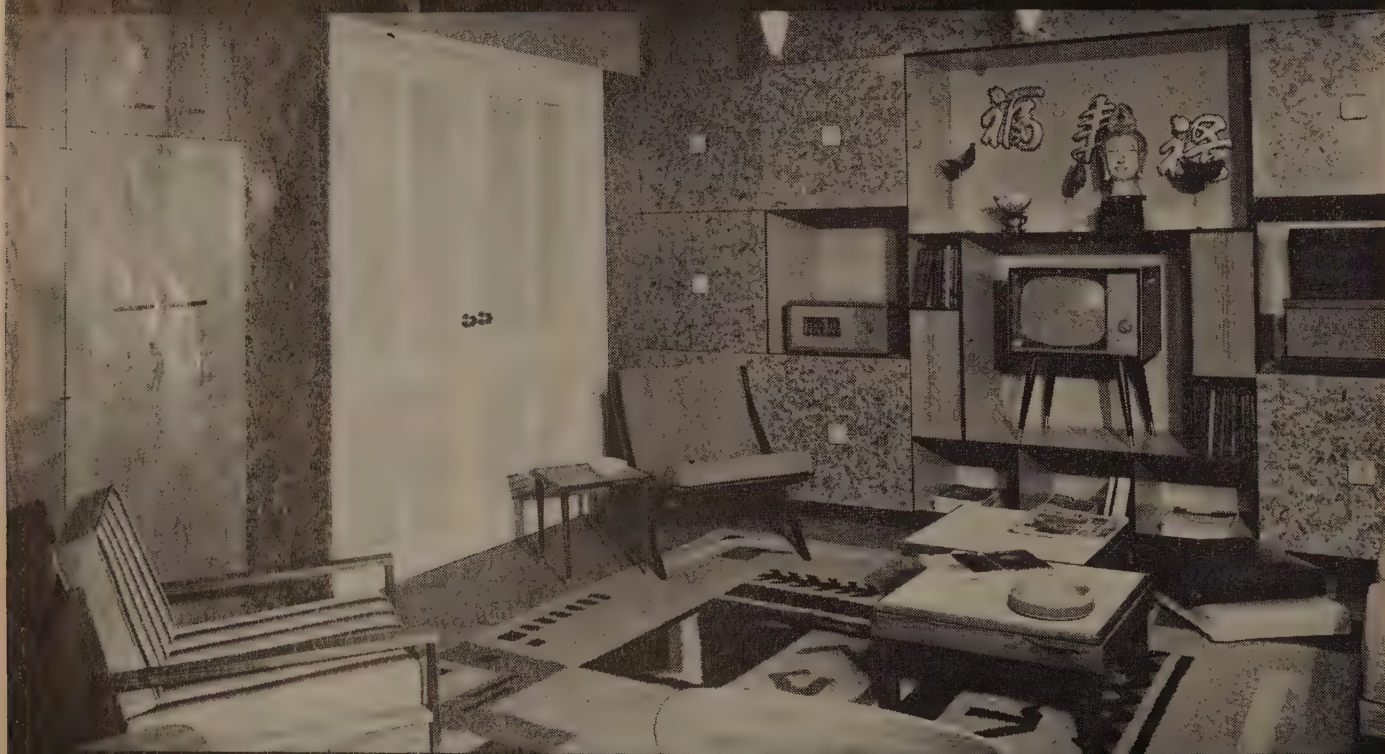
(✓) Window Trim Installed  
(✓) Wall Panels Completed  
(✓) Molding Completed

*2 days early!*

# flakewood paneling

## speeds construction... cuts costs... creates sales

The Third Dimensional design of Long-Bell Flakewood complements any decor... tastefully blending such diverse styles as Louvered Cape Cod, Classical Oriental and Danish Modern with Comfortable American.



You can give your customers more home for the money by installing low-cost Long-Bell Flakewood paneling. Profitable Flakewood has a distinctive, hand-rubbed look. Yet a panel can be cut, trimmed and expertly installed in a matter of minutes.

**4 Distinct Species of Light and Dark Woods** — Naturally inviting pine, maple, cedar or Philippine Mahogany Flakewood panels may be stained, lacquered or varnished to fit any decor. These hardy panels (created by heat-pressure binding wood fibers and flakes) are available in 48"x96" panels and 16"x16" and 12"x12" tiles, 1/4" thick.

**Handsome Flakewall® Sheets, Too.** Flakewall is a new addition to the Long-Bell family of easily-erected products for cost-conscious purchasers. Made in fir only, Flakewall sheets come in one easily trimmed size — 4'x8'.

INTERNATIONAL PAPER COMPANY

**Long-Bell**

DIVISION

LONGVIEW, WASHINGTON



Announcing a new plan for bigger profits...

# The General Electric Kitchen-Laundry “Planned Profit Package”



**6**

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Appliance Park, Louisville 1, Kentucky.

Please have the local G-E builder sales  
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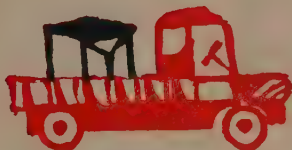
HH-6



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Only General Electric offers you this "Planned Profit Package"

4



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6



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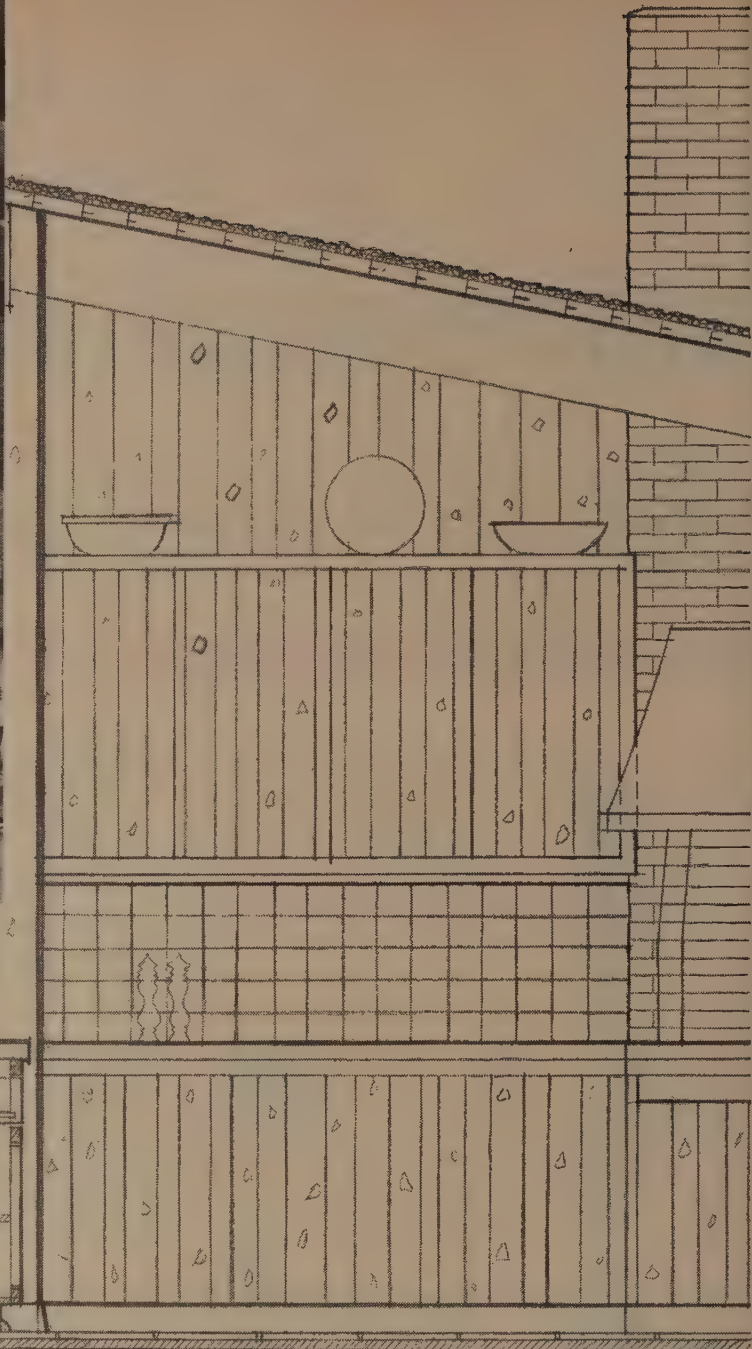


Your local utility company has a Medallion Home Program. By tying in with this program, you'll get more prestige and many promotional advantages—a valuable competitive selling edge. General Electric's "PPP" gives you faster sales. more profits with each house you build.

*Progress Is Our Most Important Product*

GENERAL  ELECTRIC





*combined with other building materials*

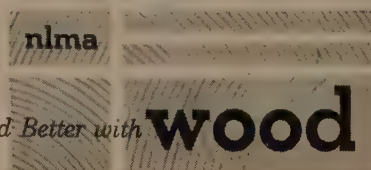
## WOOD looks good . . . sells homes better

Only wood combines so naturally, harmonizes so beautifully, with other materials used in home design and construction. Take full advantage of wood's complete *compatibility* . . . in kitchen cabinets, in doors and window sash, in floors and paneling, in exposed ceiling beams . . . to add *salability* to every home you build. Wood is most compatible with

*people, too . . . and today's home-buyers know it!*

In any room of any house you build . . . in its exterior siding and trim . . . combine different wood tones and textures with contrasting colors and materials for the most eye-pleasing result. Wood's other pleasing result is that you will sell more houses and make *more dollars per house!*

For more information on better homes of wood, write to:  
NATIONAL LUMBER MANUFACTURERS ASSOCIATION  
Wood Information Center, 1319 18th St., N. W., Washington 6, D. C.



Live, Work, Build Better with **wood**





## Sales Appeal Goes Up...Costs Go Down... with Floors of *Vina-Lux*® Vinyl Asbestos Tile

You get an important sales "plus" in the distinctive color and design features of Vina-Lux floors. Prospects go for its practicality, too — cleans easily without waxing! You'll like its low cost and high performance over wood or concrete — on, above, or below grade!

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*Write for full information on Azrock's Model Home Program: display floors, "hidden value" signs, identification cards, advertising and publicity.*

Vina-Lux is a nationally advertised product.



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## ATTENTION: HOME BUILDERS

*Rigid, acrylic Wasco Showerwall gives you*

# Something new to

*Here it is . . . Wasco "Ocean Pearl" (type M) Showerwall  
. . . transforms a bathroom into a luxury*

### NEW PRODUCT, NEW PRICE, NEW PROMOTION PLAN!

Backed by Wasco's national advertising in House Beautiful's Building Guide, Living's Guide to Home Building, New Homes Guide, and other consumer publications.

### HOW TO CASH IN on the sales appeal of Wasco Showerwalls:

**1** Install a Wasco Showerwall in a model home (or expose it to home-buyer traffic).

**2** Sell these 10 outstanding quality features:

LASTS A LIFETIME . . . Showerwall never needs replacing.

EASY TO CLEAN . . . no washing, no scrubbing . . . just a wipe makes it sparkle. Will never wilt nor water-spot.

DRAFT-FREE Showerwall for a more relaxed, comfortable bath or shower.

MAKES THE BATHROOM SAFER because it is rigid, shatterproof, and keeps floors dry.

ADDS RESALE VALUE to the house by adding luxury to the bathroom.

COMPLETE PRIVACY WITHOUT LOSING LIGHT, thanks to Showerwall's translucency.

YOUR BATHROOM SEEMS MORE LUXURIOUS when beautiful Showerwall is added.

KEEPS THE WATER IN THE TUB for less mess, cleaner floors. Showerwall's aluminum frame channels splashes back into the tub.

ANODIZED ALUMINUM FRAMES eliminate maintenance problems.

COSTS ONLY A VERY LITTLE MORE than saggy, soggy shower curtains.

### HOW LITTLE DOES IT COST?

Wasco's new "Ocean Pearl" (type M) Showerwall can cost a builder as little as \$30 per unit in quantity lots. Wire collect for full price schedule.

### HOW TO GET ONE FREE!

If you'll agree to use a Wasco Showerwall in 24 or more homes, Wasco will supply the first one free for display in your model home. Wire collect for the special plan for tracts of 100 or more homes.



sell...

**BLACK & WHITE PHOTOGRAPHY  
CANNOT DO JUSTICE TO  
"OCEAN PEARL" SHOWERWALL!**

Lustrous iridescent shades of color blend into a rich neutral tone to harmonize with new bathroom decor. You must see it to believe its beauty.



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**SHOWERWALLS**  
**AND SHOWER DOORS**

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# KENTILE CORK

## ON TODAY'S SMARTEST FLOORS



*This long-wearing floor uses light shades of cork tile. Medium shades on walls. Black and white Rubber Feature Strips add extra drama.*

*The unusual, warm touch of KENTILE® CORK TILE  
will help your homes look better... sell faster!*

Kentile Cork Tile does so much for that important first impression. When prospects see Kentile's natural variations in cork shading and feel its comfort and quiet underfoot, something warm and *convincing* happens. That's why Kentile Cork Tile *eases* your

selling job. New style note: combine it with black and white feature strips for striking modern effects! Like all Kentile Floors, Kentile Cork Tile is advertised in leading magazines. It's *the* name in cork tile... and customers know it.

### KENTILE FLOORS

OVER 200 DECORATOR COLORS IN RUBBER, CORK, SOLID VINYL, VINYL ASBESTOS, CRYSTALITE™ VINYL AND ASPHALT TILE.

#### FREE!

##### MODEL HOME SALES KIT

You get (1) Lawn Sign with your development name, (2) Personalized interior signs for wall base, (3) Helpful selling tips and color leaflets for use by salesmen. Write to: Kentile, Inc., 58 Second Avenue, Brooklyn 15, N. Y., for details.



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## Cost of mortgage money rising

Housing's built-in trouble is at work again. The price of money is going up, so builders again are hobbled by the government's fixed-below-the-market FHA and VA interest rates. Discounts rose  $\frac{1}{2}$  to 1 point in most parts of the nation in May (see p 43). Current prices in the New York wholesale market: 95 on FHAs, 91 on VAs. This may not be the bottom. Most experts expect discounts to rise another point.

Even if the VA rate is boosted to  $5\frac{1}{4}\%$  now, it will still be far below the market, requiring a fat 5 point discount in the South, Southwest and West. Look for pressure to grow for an early boost in the FHA rate, regardless of what Congress does about VA. Says one Washington mortgage expert: "I don't see how FHA can refuse to raise its rate with the current level of discounts. They weren't this big when the rate was raised from 5 to  $5\frac{1}{4}\%$ ."

## Will housing join the rush to the stock market?

Is a new trend starting toward public ownership of building and land development companies? Housing scholars like Burnham Kelly have been predicting such managerial innovation may be one of the major developments of the '60s which will produce radical change in the shape of the housing industry.

Up to now, prefabrication concerns like National Homes, and lately the burgeoning Florida land outfits like Arvida and General Development Corp, have almost had public financing to themselves in home building. But now, Builder Joe Eichler of Palo Alto, Calif. has just floated a \$300,000 issue of preferred stock (at \$10 a share) in his Eichler Homes Inc. And the issue was heavily oversubscribed. Eichler, who has built some 5,800 homes since he went into the business in 1948, wants the money primarily to buy land for development. In New York City, Real Estate Syndicator Marvin Kratter switched over to a corporate organization, filed a prospectus with the Securities & Exchange Commission and said he will apply for listing on the American Stock Exchange.

These seem to be only the first stirrings of change. But they will bear watching as symptoms of the shape of tomorrow's business.

## IRS plans fight against multiple corporations

Nothing short of total victory will satisfy the Internal Revenue Service in its attack on homebuilders' multiple corporations. Some 1,000 cases are pending in the tax courts on this issue. The builders formed a series of corporations to keep earnings for a single corporation to \$25,000 or less since the tax rate jumps from 30 to 55% on earnings above that. IRS says it believes there are some legitimate reasons for multiple corporations with the same ownership—particularly in separate geographical locations. But it insists most have been formed only as a tax dodge. IRS spokesmen say that if they lose three test cases due to be tried soon they will turn to the court of appeals. And if they can't win in court they will ask Congress to plug the loopholes with new legislation.

## Should Negroes be integrated on a quota basis?

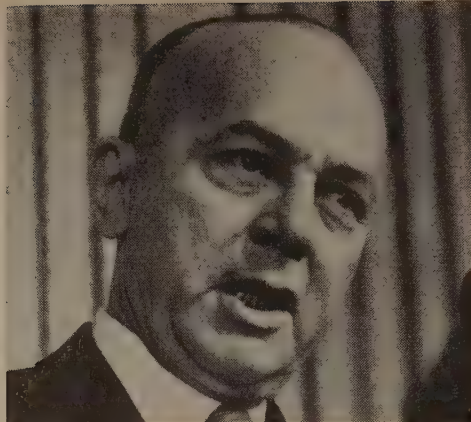
Chicago has been shocked to its foundations by a serious suggestion that this is almost the only feasible way to break up Negro ghettos in big cities. The idea was broached by Author-Criminologist-Sociologist Saul Alinsky at the third public hearing of the federal Civil Rights Commission. He proposed that increasing racial problems of northern cities be solved by gradually absorbing the Negro ghettos, resettling the inhabitants in previously all-white neighborhoods under a voluntary quota system to insure that the Negro minority remain a small one.

Without some such controls, Alinsky argued, there is no such thing in the US as an "integrated" community; "mixed" populations exist only while the white population is in the process of moving out. Alinsky contends that housing developments or "planned" communities which have limited Negro occupancy to 25% or less through fairly devious, extra-legal methods have had successful "integration." Who can exercise such controls? The same type of neighborhood associations that now usually seek to block the entrance of any Negroes, asserts Alinsky.

**INSIDELIGHTS:** Sen Harry Flood Byrd (D, Va.), the economy minded legislator who first pointed the accusing finger at 608 windfallers in 1953, says he's found more. He charges that builders of some 70 Wherry Act military housing projects (a defunct program since 1955) made nearly \$12 million in windfalls. But he didn't name the builders. . . . Washington hands expect Public Housing Commissioner Charles Slusser to resign soon. . . . *Practical Builder*, smaller (circ. 101,715) of the two trade monthlies for builders, is being offered for sale in New York circles. . . . Philadelphia's Board of Realtors quit the Pennsylvania Realtors Assn in a huff recently, complained their viewpoint was not being represented by the state body in its lobbying efforts in the state capital. NEWS continued on p 38



Surprise backing  
from homebuilders  
helps to explain . . .



**ALABAMA'S RAINS**  
*A long wait for victory*



**FLORIDA'S HERLONG**  
*A short ride to defeat*

## Why House voted 'budget busting' housing bill

Congress has voted private housing its biggest package of favors in years.

Only one question remained as this was written: would the President sign the 1959 housing bill or veto it? Everyone agreed that would depend on how much the House-Senate conference tones down the big spending measures (*see table*) tied in the House bill to private housing items. The key vote in the House, 203 to 177 to defeat a substitute conservative measure, showed Democrats could not hope to override a Presidential veto.

If the bill survived to become law, the housing industry would get this handsome array of profit-promising goodies:

- A vital \$6 billion chunk of FHA insuring authority, chief administration goal in assuring a continued high level of starts, and therefore a chief Democratic hostage for passage of public housing and other items which command less support.

- A trade-in clause that gives builders and realtors the same high-percentage loans as owner-occupants on existing houses, provided 15% of the loan is put into escrow for use in reducing the loan if the house is not resold in 18 months. This is expected to give trading up a substantial shot in the arm.

- Easier FHA terms—at least increased mortgage ceilings, and possibly lower down-payment, longer terms. The Senate boosts the FHA limit on two-family mortgages from \$20,000 to \$25,000, while the House boosts both one- and two-family loans the same amount, provides for lower down-payments, on a sliding scale, and stretches terms for both FHA and VA from 30 to 35 years.

- Higher interest rates on rental housing under FHA Sec 207—to 5% under the House bill, 5½% in the Senate version. The latter tends similar advantages to Sec 213 management co-ops, 803 military, 229 old folks, 810 defense area loans, with permission to go to 6% on sales co-ops if the money market demands.

- FNMA par purchases on special assistance loans are required to Sept 1, 1960 by the House, to Aug 1, 1960 by the Senate.

- Higher mortgage limits for relocation housing, from \$9,000 to \$10,000 per unit in normal areas, \$10,000 to \$12,000 in high-cost areas are in both bills. The House permits profit sponsorship of rental projects, while the Senate makes 2-3-4 family structures eligible for the first time.

The issue on which these goodies—and the housing bill—would stand or fall was the

same it had been all along: in his fight for a balanced budget, the President promised to veto all "extravagant and unsound" spending. HHFA's Norman Mason had denounced Rep Albert Rains' (D, Ala.) House bill as just that. HHFA said it would ultimately cost \$5.8 billion—the \$2.1 billion claimed by its sponsors, plus a huge public housing authorization. The President was only slightly less displeased by the Senate's \$3.5 billion bill.

For three months the bill was allowed to sit in Rep Howard Smith's (D, Va.) rules committee while Democratic strategists tried to decide whether they could put it through without a veto, or override one if it came. Then a needling special message from the president, all but accusing the Democrats of

stalling the housing economy, spurred the leadership to pry it loose.

At the same time, Rep A. Sydney Herlong Jr (D, Fla.) introduced a substitute, which excised nearly all the spending, killed public housing entirely, but kept Rains' language on FHA intact. Thoroughly backed by conservative Democrats and the Administration, it looked like a good bet for industry support, and a possible winner.

But the homebuilders, in a well-timed surprise move (*see p 39*) came out against it. Said one top NAHB officer later, "I think if we'd backed the Herlong bill, it would have passed." But they didn't. Furthermore, speaker Sam Rayburn (D, Tex.) opposed it—and corraled his Democratic colleagues to impress them with the urgency of his feeling. Whether because, as the home builders modestly claimed, of industry opposition, or Rayburn's, or both, the Herlong bill died, 203-177. The House then took up the Rains bill, and:

- Defeated on a show of hands, then passed, 149-145 on a teller vote, an amendment by Rep Albert Thomas (D, Tex.) to make public housing, urban renewal and new FNMA money for co-op special assistance subject to the tight fist of the House appropriations committee. Few gave this item much chance to survive the conference which would be attended by housing men like Rains and Sen John Sparkman (D, Ala.), who 1) resent such kibitzing and 2) contend the proviso would cripple the programs involved.

- Adopted an amendment by Rep Joel T. Broyhill (a former homebuilder) (R, Va.) to compel FHA acceptance of VA house inspections, making VA-inspected houses eligible for the more favorable terms which FHA reserves to houses which it inspects during construction\*.

Before passage, Rains and Rayburn were credited with narrowly averting a bit of Republican strategy centered on Rep Adam Clayton Powell's (D, N.Y.) announced intention to try for an across-the-board antibias amendment to the bill. The Republican plan: to vote for the amendment in hopes of putting it over, thus winning Southern Democrats to vote against the whole bill. Both Rayburn and Rains conferred with Powell, who did not introduce his amendment.

Then the House passed the bill, 261-165.

\*FHA classes all houses which it does not inspect while abuilding as "existing" for loan purposes, even brand-new.

### WHERE THE MONEY GOES

*How the 1959 housing bill, as passed by the House, compares on spending with the defeated Herlong substitute, and the original Eisenhower administration proposals:*

PURPOSE	HOUSE BILL	HERLONG BILL	ADM. BILL
		(in millions)	
Capital grants for urban renewal.	\$1,500.0 (3 years)	\$600.0 (3 years)	\$1,450 (6 years)
Loans & advances urban renewal..		\$400.0	....
College housing..	\$400.0	\$200.0	200
Housing loans for elderly .....	\$100.0	....	....
FNMA spec asst for co-ops.....	\$75.0	\$75.0	....
Defense hospitals	\$15.0	\$15.0	....
Farm housing research .....	\$0.1	\$0.1	....
Urban planning	\$10.0	....	\$10
Public housing annual contrib.	\$3,700.0	....	....
VA direct loans.	\$300.0	....	....
TOTAL GRANTS ..	\$6,100.1	\$1,290.1	\$1,660.0

a New obligational authority when actually appropriated or specified in Appropriation Acts.

b Committee bill authorizes 35,000 units per year, within existing statutory limitation of \$336 million per year on maximum annual contribution commitments. This would allow approximately 190,000 additional units of public housing. Total figure represents estimated future appropriation requirements for subsidy payments on these units over next 40-48 years. Amounts would be new obligational authority each year as appropriated.

c In S.57 as passed by Senate. Eliminated in House committee amendments because already passed by House in Teague bill.

Source: HHFA



## 'Not politics, self-interest,' say builders backing Rains

Organized builders have decided their bread is buttered on the Democratic side.

They backed the decision with a potent last-minute endorsement of the Rains version of the 1959 housing bill, despite personal pleas from both HHF Administrator Mason and FHA Commissioner Zimmerman for the Administration-supported Herlong substitute.

The timing of NAHB's maneuver—President Carl T. Mitnick announced the builder stand the day before the House opened debate on the bills—seemed heavily political.

"It wasn't," contends NAHB Treasurer Len Frank. "It was just a case of figuring out which was the best way to get the items we most wanted through Congress."

Taking advantage of their luck in meeting just as House debate was to begin, the builders took one morning off to call in force on Capitol Hill, buttonhole congressmen.

Announcing NAHB's stand to the press, Mitnick said the builders wanted "certain amendments" to the Rains bill, notably "elimination of the public housing provisions and reasonable reductions . . . in other areas such as urban renewal and public housing." He called the Herlong bill, which did all this, a "makeshift arrangement," added that NAHB opposed its provision for appropriations committee review of government plans for urban renewal and public housing expenditures. Why? "It would open a Pandora's box . . . might affect many other provisions." Such as? "I'd not like to mention the others," NAHB's spokesman told the press.

If the motives behind NAHB's political

alignment went unexplained by its leaders, they were not hard for old Washington hands to unravel. Builders did not want to risk offending Albert Rains. Whatever kind of a housing bill emerged from the House debate, the chairman of the housing subcommittee was sure to lead House conferees when they met Senate delegates to reconcile differences in the two housing bills. The Rains bill had more goodies for builders than the Senate measure. But Rains would have to put up a fight to keep them in conference. If he were irritated at NAHB, it would be easy for him to pigeonhole what builders wanted—just by doing nothing.

This alignment of NAHB close to the so-called "liberal" wing of the Democratic party was not so abrupt as these surface indications. During the housing bill's long Congressional stalemate, NAHB had been quietly working behind the scenes to stir up US mayors and other civic officials to press Congress for bigger urban renewal spending. Word of the builders' wire pulling naturally seeped back to top Administration housing men.

NAHB's position also put it at notable odds with realtors and lumber dealers, who backed the Herlong substitute on Capitol Hill. Savings and loan men, say Washington housing men, favored the Herlong substitute but put up only token effort lest they alienate the powerful chairman of the housing subcommittee to whom they must look for favorable legislation now and later.

In other respects, the 1959 spring directors' session was notable for builders' lack of ur-

### FHA BIRTHDAY PARTY

FHA will celebrate its 25th birthday nine days early.

It was on June 27, 1934 that President Franklin D. Roosevelt signed into law the National Housing Act creating what has become the major influence on housing in the last generation.

But the agency and the industry which has grown up around it will mark the occasion June 18 with a dinner at Washington's Sheraton Park Hotel. Some 1,200 guests, including President Eisenhower, are expected. Chief speaker will be Dr Raymond Saulnier, chairman of the President's Council of Economic Advisers.

Why the nine-days early party? "It was the date when the hotel—and the people—were available," explains FHA.

(For a review of FHA's first 25 years, and a look at what problems it faces now, see pp 104-107.)

gent problems. Attendance, reflecting the boom in housing starts, was at a record 1,200—more than double the number of NAHB directors. Kaiser Aluminum & Chemical Corp (as other big materials companies have done on other occasions) chose the meeting to start its big effort to sell more aluminum into new homes.

NAHB directors also:

- Rejected a new plan under which NAHB's

*continued on p 41*

## Builders gird against 'threat' from S&L land purchases

NAHB has declared war on savings & loan growth into land development. The move climaxes a growing fear that land development by S&Ls will reduce builders to little more than pawns—or, worse, lead to actual building by S&Ls that could put builders out of business.

Action came in a lively, unscheduled debate as NAHB directors wound up their Washington meeting, and after many were already headed home. With less than half the directors present, the board shouted down a suggestion to delay action, then hammered out on the floor a resolution against laws allowing land purchase and development or home building by "lending institutions."

Although the final product did not refer to S&Ls by name, there was no question which way it was aimed. Mortgage Finance Chairman Dale Bellamah made that clear when he set off the fireworks with a surprise motion which referred specifically to S&Ls, called on NAHB to oppose the "unfair competition" S&Ls could present.

Bellamah supported his motion with a fiery speech against "this thing that can destroy us all . . . the growing power of the savings and loans." He asserted there is a "national movement" by S&Ls for authority to buy land. He predicted if it succeeds, "we will be out of business as home builders sometime in the 1960s." He said Illinois S&Ls already can invest 10% of their funds this way, observed, "no matter how expensive land gets, that can buy a lot of it." And land buying could lead to development, development to building . . . "We're going to go into bondage unless we fight this."

Bellamah admitted that as a mortgage banker he might be accused of trying to eliminate competition for his \$75 million Texas concern. But, he assured the directors, this was not the case. Texas S&Ls "give us no trouble at all." His concern was for a broader issue.

The resolution seemed about to pass without debate, but Director E. W. (Ted) Pratt succeeded in starting discussion with a motion to table the item. He was followed by Martin Braun of Chicago who said as an Illinois builder he favored the idea, but urged, "let's not be so naive as to think that only savings and loans are doing this . . . Mortgage bankers have been doing it for years. At least make it more inclusive."

Another suggestion to delay action by Secretary E. W. "Buck" Buchanan was cut off by cries of "out of order" from the floor. Then, as discussion of the language involved became circular, Past President (1949) Rodney Lockwood observed that S&Ls had made equity investments in the past, and had been severely caught by economic slumps as a result. "I am not so concerned with competition as with the prospect of the long-range loss of an important source of mortgage money," he said. "Our stake is . . . to prevent savings and loans from doing something foolish that will destroy the confidence of the

public in depositing their money with them. Savings and loans should be kept in the role of trustees of their depositor's funds. They should be severely limited in the amount they can lend for land development, and prohibited from making equity purchases."

Illinois Builder Kimball Hill, who had proposed the Bellamah resolution to the mortgage finance committee in the first place, explained why it was an urgent matter to him: "We have a special problem in Illinois. We already have a law on the books. It's always harder to get something off the books once it's on. We need all the help we can get. A national position taken now will have a profound effect [on the state auditor and legislature] . . . I plead with you to get a resolution today and not at the fall meeting." His plea drew a motion to vote on the resolution subject to rewording, "to preserve the full sense" of the meeting, which carried, and was followed by approval of the resolution itself. While the directors took up other business, Bellamah retired to recast the measure.

In less than an hour, the new version was ready. After severe editing on the floor (including omission of a reference to the imprudence of lenders buying land), it was approved unanimously. The text:

"Be it resolved that NAHB vigorously oppose state or federal legislation which would permit lending institutions to construct homes or purchase and develop land, and that NAHB and its local and state affiliated association seek repeal of existing laws in any states which now permit such activity."



**AWARD-WINNING  
LUSK HOMES  
FEATURE . . .**



FOR THE PAST FIVE CONSECUTIVE YEARS, communities built by Lusk Homes, Inc. were selected as winners of the National Association of Home Builders' Award of Merit in Neighborhood Development. One of their homes also received an award from *Parents' Magazine*. *McCall's* and *American Builder* also gave national recognition to Lusk homes. In all of these homes, Kelvinator appliances were featured.

*fabulous* **FOODARAMA** *by Kelvinator*

**A 12 CU. FT. DELUXE REFRIGERATOR AND A 6 CU. FT. UPRIGHT FREEZER ALL IN ONE CABINET**



**BUILDER CITES FOODARAMA'S  
GREAT APPEAL FOR WOMEN**

"One of the great appeals, as far as the lady of the house is concerned," writes Boyd T. Prior, Vice President of Lusk Homes, Inc., Tucson, Arizona, "is the Kelvinator Foodarama. It meets with an excellent reception designwise and, further, has required to our knowledge little maintenance and service."

No ordinary refrigerator can help you sell your homes like Fabulous Foodarama. It has so many of the things women want today: big capacity in small space, unmatched convenience, outstanding beauty, plus a true upright freezer! It costs much less than the sales value it adds. To give your homes this extra sales appeal, mail the coupon below today for details of the special Builder Plan.



**FOODARAMA IS BEAUTIFUL BUILT IN OR FREE STANDING  
ONLY 41" WIDE, 63" HIGH AND 25" DEEP**

**SELL HOMES FASTER WITH  
AMERICA'S MOST ADMIRER, MOST DESIRED  
HOME APPLIANCE**

***Kelvinator***

Division of American Motors Corp., Detroit 32, Michigan



Live Better Electrically

American Motors Means



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35,591 members might be asked to put up \$1 apiece to help locals fight local battles against public housing.

• Agreed to hold NAHB's annual convention some six weeks earlier, starting in a year and a half, to take advantage of Chicago's new exposition hall. The hall has some 320,000 sq ft of exhibit space, compared to the 86,000 sq ft of exhibits at last January's Chicago NAHB show. So builders see the new facility as promising bigger convention profits. Tentative opening dates for future NAHB conventions; Dec 4, 1960; Dec 3, 1961; Dec 12, 1962; Dec 11, 1963; Dec 5, 1964. These may run afoul of hotel room shortages, NAHB spokesmen said later. So more changes may be forthcoming.

## Builders offer housing aid —at their own expense— to underdeveloped nations

US home builders are starting their own private foreign aid program—with the blessing of the government.

More than 50 NAHB members have signed up to go overseas in teams of five or six—at their own expense—to teach foreign housing men their technical, managerial and financing know-how.

"We aren't planning to give away billions, nor prepare the way for export of large quantities of American building materials, homes or designs," says NAHB President Carl Mitnick. "We'll use manpower, materials and machinery available locally."

Builders expect to begin in Latin America—probably with Peru, Costa Rica, Guatemala, Chile, Nicaragua and Mexico. Later, they hope to expand their "people to people" housing aid to Europe and the Near East.

The idea blossomed after Dr Charles Malik of Lebanon, president of the United Nations general assembly, urged at NAHB's January convention that the US "help in building homes throughout the world, help in clearing the slums of the earth."

Another underlying reason for the program, Mitnick notes, is that "people with roofs over their heads will be less likely to listen to subversive propaganda."

One big hurdle to mass housing in most under-developed nations is lack of mortgage credit. They have no reservoir of savings, and interest rates are too high for long-term investment in housing, anyway. So NAHB will try to have a builder who is also a mortgage expert on each team to see what can be done to cut the cost of financing housing abroad. One idea, under study by ICA, would be to get the proposed \$1 billion Inter-American Development Bank to re-insure mortgage insurance written, FHA-style, by Latin countries.

• • •

The next American home to be shown overseas will be an industry baby.

Chairman Richard D. Hudson of NAHB's international housing committee says as a result of protests over the quality of housing exhibits in government shows in the past, "we got the same answer anyone does who protests—we got elected chairman of the committee."

US Information Agency, on behalf of the US Embassy in London, has invited NAHB to develop and build a house for display in a London trade fair next March. The British will put up \$15,000 of a total estimated cost

*continued on p 48*



**CLINIC ON MPSs** during NAHB directors' meeting heard answers from (l to r) FHA's Robert Eggleston, Bill O'Connor and Neil Connor, the three top men in the architectural standards division which wrote the new rules. Asked whether local offices can upgrade new national standards, Connor replied: "They can't. If they want to, they must ask for a local acceptable standard."

## Revisions in MPS book due in July; 23 local standards win approval

FHA's new Minimum Property Standards will undergo a few last minute revisions before they go into effect July 1.

Most of the changes are minor. In all, only about a dozen of the 315 pages in the single book of technical rules for FHA and VA construction will be affected, say FHA officials. But among the changes will be a complete rewrite of storage requirements, approval for cheaper grades of lumber for exterior framing, tightened quality standards for aluminum windows.

The new MPSs (Nov '58, *News*)—which replace 28 differing sets of property requirements with a single, comprehensive national standard—will become mandatory July 1. Organized builders have been pressuring FHA to delay the effective date, but up to mid-May FHA officials were giving them a flat "no" answer.

But FHA has approved 23 local exceptions to its new nationwide rules. They are known as local acceptable standards. All of them ease FHA's otherwise blanket rules designed to protect the public against shoddy construction (*see list, below*).

Changes in the MPSs which affect the entire nation probably will reach FHA field offices only a few days, perhaps a week, before their July 1 effective date. By mid-May, FHA's architectural standards division had shaped up changes covering the first seven chapters of the big new book. But still to come was a review of the changes by VA (necessary because VA has agreed to accept the new FHA standards *in toto*, screening of the material by top FHA brass, and the often tortuous job of getting new pages printed by the government printing office.

Accordingly, the changes may not emerge in precisely their present form. But FHA technicians note they have struck no snags so far in coordinating the technical rules with VA. So they expect none they can't iron out fast.

**LAS approved through mid-May:**

**Lumber grade marking:** A dozen FHA offices which have required this in the past will continue to do so. They are: Philadelphia; Washington, D.C.; Camden, N.J.; Jackson, Miss.; Jamaica, N.Y.; Newark, N.J.; Wilmington, Del.; and Knoxville, Memphis, Little Rock, New York City and Phoenix. The MPSs require grade marking of trusses and plywood (because they are designed much closer to their structural limits) but are silent on lumber. FHA says it will approve grade

*continued on p 48*

### AN ATTACK ON MPSs

During his seven years in Congress, Rep Joel T. Broyhill (R, Va.), a former homebuilder whose family is still active in the business, has kept his mouth shut about housing. Last month, he broke his self-imposed silence by denouncing, among other things, FHA's new nationwide Minimum Property Standards. Charged Broyhill:

• FHA's new, blue-bound MPS book ought to be red-covered because it is "315-pages of red tape—requirements [which are] not only punitive in many instances but are . . . unnecessarily detailed and subject to constant change . . ."

• FHA MPSs "cause months of needless delays" in homebuilding "to process individual cases through all the redtape."

• This system costs "millions of dollars to administer and is adding further millions to the cost of construction."

Instead of detailed specifications, argued Broyhill, let FHA and VA merely require that homes "be structurally sound and generally consistent in size and design with other homes in the neighborhood," let local building inspectors set technical standards. Cried he: "Our government agencies are taking the position that all homebuilders are either crooks or illiterates . . . and that all home buyers are imbeciles . . ."



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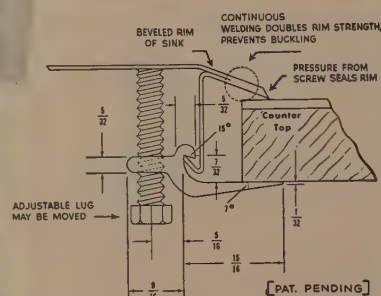
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# Money rates stiffen throughout US; discounts up; further rise predicted

Mortgage money will cost more the rest of this year—but few experts expect a severe drought like that of 1956-57.

The expected surge in discounts arrived with a jolt in May. Across the US, in New York as well as Florida and California, FHA and VA discounts climbed  $\frac{1}{2}$  to 1 point. The new wholesale market prices: 95 on FHA  $5\frac{1}{4}$ s, 91 on VA  $4\frac{3}{4}$ s.



This may be only the beginning. Savings bankers at their annual convention last month predicted the slide will continue until FHAs go at 94. But they insist there will be enough money at this price to meet housing's needs, though it may be a little tougher to find.

Builders may face more trouble finding local construction money. Some banks have already trimmed lines of credit. In New York the prime rate has jumped from 4 to  $4\frac{1}{2}\%$ , a sure sign interim financing is stiffening.

**Hardly anyone expects housing starts to suffer from tighter money until early fall or later.**

One reason: many builders are well armed with advance commitments. Reports Dr James O'Leary, research director of the Life Insurance Assn: "New commitments continue strong from life companies. With the backlog of commitments built up, starts will continue strong. Builders may have trouble getting money later in the year. But there will be no crisis, no sudden cut-off."

But another less obvious—but probably equally important—reason in some areas is the steadily increasing volume of home lending by local lenders, notably S&Ls.

Unlike New York savings banks—the big buyers of out-of-state FHAs and VAs—S&Ls away from New York continue to show big gains in savings. One in Los Angeles picked up \$12 million in new savings in one month. It and others are buying heavily out of existing portfolios to put their money to work fast. (They pay 4% on savings.)

Detroit S&Ls (and a few banks) are buying local loans from local mortgage bankers. S&Ls in Chicago, sticking to the conventional field, have captured an estimated 65 to 70% of the new home financing business.

What tighter money may hurt sooner than new construction is the spot loan business on existing houses. Mortgage men agree discounts on these loans, already up to seven or eight points on FHAs, could go out of sight now. Sellers with big equities, who might not balk at five to six points, will simply refuse to sell at eight to 10 points. Besides, when lenders stiffen requirements to stretch their funds, used houses get hit first. Trouble is already reported in several areas in financing two-bedroom homes priced under \$10,000.

**Key to the mid-May jump in discounts was the continued slide of government bond prices—to record lows.**

Yields on 33 of the government's 47 marketable issues were over 4% in May. Five were over  $4\frac{1}{4}\%$ . The resulting low prices on all issues have virtually locked in this money. No institutional lender will sell and take the loss.

These yields are so high that they are attracting still more money. Comments B. B. Bass of Oklahoma City (president-nominee

of MBA): "We know investors are getting more pressure from their securities departments to put more money in bonds now." FHAs and VAs on the secondary market must yield a net of 5.35 or more to compete.

Compounding this problem is the heavy loss of savings suffered by the New York savings banks via April withdrawals. One big bank had a net loss of \$12 million.

**Fanny May's secondary market prices, unchanged in May, stood 1 to  $1\frac{1}{2}$  points above the open market and offerings soared.**

Predicts many a mortgage expert: "Fanny May will cut her prices by June 1." But FNMA's decision to hold the line until the open market slipped on its own gets praise.

Says Donald McGregor, executive vice president of T. J. Bettes in Houston: "Fanny May has given an orderliness to this tightening we never had in another period. Now most lenders and builders are adequately forewarned that the price of money is going up. So they won't get hurt too badly."

One other Fanny May deal does have mortgage men worried: the proposed swap of \$335 million of 4% mortgages out of FNMA portfolio for  $2\frac{3}{4}\%$  government bonds.

Some fear that the trade will bring some investors up to their own mortgage portfolio limit, cause them to put their new money into bonds instead of mortgages.

## MORTGAGE BRIEFS

### Mortgage bank study set

Three groups representing the nation's major mortgage lenders have decided to finance a study of whether there should be a central mortgage bank.

The Life Insurance Assn, the US Savings & Loan League and the Natl Assn of Mutual Savings Bank have voted to give \$60,000 to the University of California for the study.

In charge will be Dr Leo Grebler, urban land economist and one-time housing adviser to the White House Council of Economic Advisers who has been chairman of the real estate research program and professor of real estate and urban land economics at UCLA since last October. His report is due in about a year.

Dr James J. O'Leary, research director of the Life Insurance Assn, explains: "We hope to get a report of value to the Congressional committees as they proceed along on their study of mortgage credit."

"What we all want to know is, is there a need for a central mortgage bank? And if so, what should it be? And what should be the role of the federal government?"

"We think a thorough study like this should be made before Congress takes any action."

NAHB already is pressing for a mortgage bank, rates it as its top long term legislative objective. Builders hope they can persuade Congress to give a central bank control of FHA and VA interest rates, thus freeing them from political tugging that creates alternate feasts and famine of FHA and VA money.

Tentative plans provide for builder representation on a 12-man advisory committee which will work with Grebler. O'Leary expects half the committee to be composed of experts in the field—economists and professors—with the other half from the mortgage and housing industry.

### Bond swap probable

You can expect Fanny May to go ahead with a swap of 4% FHA and VA mortgages for  $2\frac{3}{4}\%$  government bonds unless Congress flatly forbids it.

This is the word from top Administration housing men in Washington. The Eisenhower Administration is counting on the swap to help balance the budget in the 1959-60 fiscal year starting next month. As a starter, a swap of \$335 million worth of Fanny May mortgages—from its little known liquidation portfolio—is being lined up for an equal face amount of Series B bonds maturing in 1980.

Congressional Democrats, notably Rep Albert M. Rains (D, Ala.), chairman of the House housing subcommittee, are protesting that the deal would enrich banks and insurance companies at taxpayer expense by raising the yield on their invested money. The House appropriations committee, in its coming report, admonishes Fanny May against the deal. But this doesn't actually prohibit the Administration from going ahead. President Stanley Baughman of Fanny May told HOUSE & HOME he is hopeful of persuading Congressmen to withdraw their objections. Swapping \$335 million of 4% mortgages for  $2\frac{3}{4}\%$  bonds would bring the government \$6 million less revenue. "But it's a good deal, anyway," contends Baughman. "What could you get for a 4% mortgage now if you tried to sell it? These loans only have about another  $6\frac{3}{4}$  years to run. If we don't do this, we may never be able to sell this portfolio at all."

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# Mortgage bankers urged to gird for tougher days

Threat of more competition from savings and loans and commercial banks has stirred real concern among mortgage bankers.

There is no panic yet. But officials of the Mortgage Bankers' Assn are quietly suggesting that mortgage companies had better bolster themselves financially for tougher days.

Mortgage bankers have already lost most of the conventional home mortgage business to S&Ls. Now, commercial bankers, who have historically shunned FHA and VA mortgages, are showing new interest—not only for investment of their own time deposits but also for pension funds they administer (*March, News et seq.*).

## More firm deals

More mortgage companies are going to have to take a position in the market to stay competitive, predicts MBA President Walter Nelson. Taking a position (ie giving a builder a firm-price commitment on an FHA or VA loan before finding a permanent lender) "means mortgage bankers will require more capital," he adds.

"I'm sure this will be the competitive trend in coming years," Nelson told HOUSE & HOME during MBA's Eastern Mortgage Conference last month in New York. "If it is, then we must increase our assets."

The ability to take a position and so have an inventory of loans always ready for resale is an advantage banks claim they have over mortgage companies. It is a key point in the American Bankers' Assn's recently published plan for western banks to originate and sell loans to eastern banks.

Nelson, in his formal talk to the MBA meeting, went out of his way to take note of this threat. Both he and William F. Keesler, widely respected senior vice president of First Natl Bank of Boston, harped in different

ways on the new need for more fiscal responsibility by mortgage concerns.

Nelson noted that mortgage concerns up to now have experienced little trouble despite their small working capital. "Yet some people are turning a critical eye on this aspect of our business," he warned. "Some of our investors have been largely concentrating on production and volume for many years. Now, they are looking at other aspects such as financial strength of those who serve them." (His reference is to savings banks who almost single-handed have let some mortgage companies

H&H staff



NELSON

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KEESLER

grow big in the last 10 years when the banks were buying FHAs and VAs from anybody who had them to sell.) Nelson's suggestion: mortgage bankers should plow more earnings back into capital reserves, settle for smaller profits now.

Growth of FHA's Certified Agency Program also demands that mortgage companies be ready to make immediate commitments on their own without first consulting an investor, Nelson said.

"We will have to decide quickly whether we will make the loans if we want the business," he said. "If we don't decide quickly,

some local lender [an S&L or bank] will."

Nelson, president of the Eberhardt Co in Minneapolis, foresees the day when mortgage bankers will have a corps of field men working with realtors in CAP areas, making commitments on the spot.

## No fiscal standard

Keesler, a sparse, white-thatched man, was even blunter. He warned that mortgage men must put more emphasis on "financial integrity," less on fast growth.

"Some pretty good mortgage companies are so busy and in such a hurry right now," he scolded, "that the quality and presentation of new offerings to investors are getting sloppy. If you continue convincing investors that the price of a loan and the government guaranty are the only important factors, you cannot blame the investor if he thinks the mortgage banker is of less importance . . ."

Keesler recommended that the mortgage banking industry develop a standard accounting procedure. He proposed also that a mortgage company have, as a minimum, capital plus reserves equal to 1% of its total servicing contracts (eg \$200,000 on a servicing portfolio of \$20 million).

The only existing capital requirements are FHA's—for FHA originators. It demands \$100,000—regardless of size. At FHA's request, MBA's research committee is now considering whether this should be increased.

Said Keesler: "The mortgage company as an unsupervised lender is on the honor system. Because of the nature of the obligations it assumes to builders and commercial banks as well as to investors, it certainly cannot be considered only a servicing agent."

"It has a duty to work toward and maintain a balanced financial condition in proportion to the size of its operation . . ."

# MBA readies mortgage sales pitch for pension funds

The Mortgage Bankers Assn is ready to make its first big effort to get more pension funds into FHA and VA mortgages.

Main weapon is a new study which mortgage bankers hope proves their contention that FHAs and VAs are better long-term investments than either corporate or government bonds.

The study was made for MBA by Dean G. Rowland Collins and Prof Jules I. Bogen of New York University's graduate school of business administration. Its publication now points up mortgage bankers' concern over competition from commercial bankers. ABA has just published its own study outlining a plan for eastern banks to invest trusteed pension funds in mortgages originated and serviced by western and southern banks (*April, News*).

The pension money potential is awesome. The Collins-Bogen research points out that corporate pension and state and local retirement funds totalled \$35.3 billion at the end of 1957, and are increasing \$5 billion a year. This increase is equal to about a third of the new money needed each year for mortgages.

But only 0.3% of the corporate funds and only 0.2% of the state-local retirement funds were invested in mortgages at the end of 1958.

The study makes this case for FHA and

VA mortgages:

- Net yields from mortgages averaged  $\frac{1}{2}$ % more than the yields from bond investments made by life insurance companies from 1951 to 1957.
- FHAs and VAs are not subject to the wide price fluctuations of bonds, are easily sold in the secondary market or warehoused. And since the average FHA or VA is paid off in 10 to 12 years, the investor has added mobility as well as stability.
- FHAs and VAs are almost risk-free investments because of their government backing. Even without this protection the investments would be sound. From 1934 to 1957, only 81/100% of the \$30.7 billion in FHA home loans insured were foreclosed. Only  $\frac{1}{2}$ % of the \$42 billion in VA loans made from 1944 to 1957 were foreclosed.

Collins and Bogen conclude: "Pension funds, more than any other group of investment institutions are concerned with yield. The higher the rate of investment income realized and compounded, the smaller the contribution required or the larger the benefits that can be paid."

They estimate that each 1% of additional income reduces the cost of a given scale of pensions by 25%. "This means that a pension plan financed by employer contributions of \$4 million a year may require \$1 million less

in annual payments if an additional 1% of investment income can be realized each year on the portfolio of the trusteed fund."

In the five years ending in 1957, average return on pension fund investments was only 3.8%. In the same period yields on government backed mortgages averaged 4.25% (net after servicing).

• • •

New York savings bankers have developed another plan which should bring more pension funds into mortgages—indirectly.

The plan lets pension, profit sharing and personal trusts deposit funds with the savings bank-owned Savings Bank Trust Co. It redeposits the funds in \$10,000 chunks in participating savings banks throughout the state. The \$10,000 limit gives complete protection under the Federal Deposit Insurance Corp.

There is no service charge. Pension funds can thus earn 3 to  $3\frac{1}{4}$ % on their money (current rate on savings in New York banks), have insured protection and complete liquidity.

The New York Assn of Mutual Savings Banks reports some funds are ready to make substantial deposits immediately.

The plan is essentially like one started on a national sale by a group of S&Ls. (*June '56, News et seq.*)



# Savings bankers score ABA 'tax equality' plan

Proposed federal tax boosts on savings banks threaten to deprive housing of millions of dollars in mortgage money.

So said savings bankers at the annual convention of the Natl Assn of Mutual Savings Banks in Atlantic City. One sum-up: "It would drive all of us right into the bond market with both feet."

The loss to housing could be serious. Savings banks financed one of every 10 new house sales in 1958—many of them in the South, Southwest and West.

Savings bankers have known that the House ways & means committee would be looking into its tax status this year. What prompted the alarm at the May convention, however, was release of the ABA's proposed plan to "equalize" tax structure on commercial and mutual savings banks and S&Ls.

Savings banks (like S&Ls) now pay little federal tax because of a law which lets them retain earnings up to 12% of deposits as a loss reserve, taxing only the earnings over that. In practice, savings banks (like S&Ls)

pay so much of their earnings in dividends and interest to depositors, their loss reserves are still far below 12%. Thus they pay little or no federal tax.

ABA's plan would allow no reserves for FHA and VA mortgages and only ½% of non-guaranteed or insured loans up to 5% the amount of the loans. ABA would make 12% of net income before payment of dividends or interest subject to taxes.

Outgoing NAMS President William Lyon warned that the plan would force the government to put up more mortgage money through Fanny May. "Savings banks and savings & loans would have to cut their dividends. Their ability to attract savings would be reduced. They wouldn't have as much money to make mortgage loans . . . Where would the public turn then? . . . To the commercial banks? Hardly. A good many of the largest and most notable among them want no part of mortgage lending for their own account. Where else, then, would the mortgage money come from but Fanny May?"

ABA's tax plan, on which savings bankers were not consulted, obviously deepened the rift which may well prompt the savings bankers to quit ABA. At the same time it has brought savings banks and S&Ls closer together. Indeed, some savings bankers privately predicted in Atlantic City that "eventually savings banks and S&Ls will all be under the same roof. We've got too much in common not to be."

President C. R. (Bob) Mitchell of the US S&L League, repaying a visit Lyon made to his convention in San Francisco last year, pledged continued cooperation. "On the tax question . . . we are determined to fight with you for what we are convinced is right and necessary," he said.

Most encouraging word savings bankers—and S&Ls—got was from Rep Eugene Keogh (D, N.Y.), a member of the ways & means committee (and a trustee and counsel of the East New York Savings Bank). He called the ABA proposal "punitive and discriminatory."

NEWS continued on p 46

## MORTGAGE MARKET QUOTATIONS—new construction only

(Sale by originating mortgagee, who retains servicing.) As reported to HOUSE & HOME the week ending May 15, '59

### FHA 5 1/4s (Sec 203) (b)

FNMA prices		Minimum Down*		Minimum Down*		10% or more down	
Spec	Scdry	30 year		20-25 year		20-25 year	
Asst	Mkt	Immed	Fut	Immed	Fut	Immed	Fut
VA <sup>w</sup>	FHA <sup>xy</sup>						
96	97	95 1/2-96 1/2	95-96	96-97	96-97	97-97 1/2	97-97 1/2
96	98	par-101	par-101	par-101	par-101	par-101	par-101
—	—	95-96	95-96	95-96	95-96	95-96	95-96
96	97	96-98	96-98	96-98	96-98	96-98	96-98
96	97	97-98	96 1/2-97 1/2	97-98	96 1/2-97 1/2	97-98	96 1/2-97 1/2
96	96 1/2	96-97 1/2	96-97 1/2	97-98	97-98	97 1/2-99	97 1/2-99
96	96 1/2	96-97	96 1/2	97-97 1/2	97	97-97 1/2	97
96	97	96	95-96	a	a	97-98	97
96	97	95 1/2-96	95 1/2-96	96-96 1/2	96-96 1/2	96 1/2-97	96 1/2-97
96	96 1/2	95 1/2-96	95-95 1/2	95 1/2-96	95-95 1/2	98	98
96	97 1/2	99	98 1/2	99	98 1/2	par	99 1/2
96	98	98 1/2	98 1/2	98 1/2	98 1/2	98 1/2	98 1/2
96	96 1/2	96 1/2-97	96	96 1/2-97	96	97 1/2	96 1/2
96	97 1/2	99-par	99-par	99-par	99-par	99-par	99-par
96	96 1/2	96-96 1/2	95-96	96 1/2-b	96-b	97-98	97
96	97	94 1/2-97	94-97	95-97 1/2	94-97 1/2	96-98	95 1/2-98
96	97 1/2	98 1/2	97b	98 1/2	97b	99	97 1/2b

### VA 4 3/4s

City	30 year no to 2% down		25 year 5% down		20-25 year 10% down or more		Conven- tional Interest Rates
	Immed	Fut	Immed	Fut	Immed	Fut	
Atlanta	ad	ad	ad	ad	ad	ad	5 1/2-6
Boston local	99-par	99-par	99-par	99-par	99-par	99-par	5
out-of-st	91-92	91-92	91-92	91-92	a	a	—
Chicago	a	a	92-94b	92-94b	92-94b	92-94b	5 1/2-5 3/4
Cleveland	92-93b	92-93b	a	a	94b	94b	5 1/2-5 3/4
Denver	91-93	91-93	92 1/2-93 1/2b	92-93 1/2b	94	a	5 1/2-6
Detroit	92 1/2-93b	92 1/2b	93 1/2-94	93 1/2	93 1/2-94	93 1/2	5 3/4-6
Houston	92	91-92	a	a	93	93	5 1/2-6
Jacksonville	91 1/2-92	91 1/2-92b	a	a	a	a	5 1/2b-6
Los Angeles	91 1/2-92	91-91 1/2	a	a	a	a	5 3/4-6.6
Newark	93b	92b	96	95	97	96	5 1/2-5 3/4
New York	96 1/2	96 1/2f	96	96 1/2f	96 1/2f	96 1/2f	5 3/4
Okla City	92-92 1/2b	a	92-92 1/2b	a	92-92 1/2b	a	5 3/4
Philadelphia	a	a	a	a	a	a	5 1/2
San Fran	91 1/2b-92 1/2	91-91 1/2	a	a	a	a	5 1/2b-6.6
St Louis	a	a	a	a	a	a	5 1/4-6
Wash, DC	93 1/2	92b	96	93 1/2b	96	93 1/2b	5 1/2-5 3/4

\*3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Harry Gottlieb, asst vice pres, Draper & Kramer Inc; Cleveland, William T. Doyle, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investments Co; Detroit, Stanley Earp, pres, Citizens Mortgage Corp; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Jacksonville, George Dickerson, Stockton, Whatley, Davin & Co; Los Angeles, Chris Gebhardt, asst vice pres, The Colwell Co; Newark, William F. Haas, vice president, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, William A. Clarke, pres, W. A. Clarke Mortgage Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Maurice V. O'Hearn, vice pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W. Berens Inc.

► Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

► Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

► Quotations refer to houses of typical average local quality with respect to design, location and construction.

Footnotes: a—no activity. b—very limited activity. c—very limited demand. d—lenders offering 90 with no takers. f—includes construction loans. w—FNMA pays 98 for FHA 5 1/4% mortgages of \$13,500 or less after 3/4 point purchasing and marketing fee and 3/4 commitment fee. x—FNMA pays 1/2 point more for loans with 10% down or more. y—FNMA net price after 1/2 point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1. z—price after 3/4 point purchasing and marketing fee, plus 3/4 point commitment fee; applies only to VA mortgages of \$13,500 or less.

## NEW YORK WHOLESALE MORTGAGE MARKET

### FHA 5 1/4s

Immediates: 95-96 1/2  
Futures: 95-96

### VA 4 3/4s

Immediates: 90 1/2-91 1/2  
Futures: 90 1/2-91 1/2

### FHA 5 1/4 spot loans

(On homes of varying

age and condition)

Immediates only: 93 1/2-95

Prices for out-of-state loans, as reported the week ending May 15 by Thomas P. Coogan, president, Housing Securities Inc.

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

## FNMA STOCK

	Month's Month's			
	April 14	May 14	low	high
Bid .....	63 1/2	60 1/2	60	64 1/2
Asked .....	65 1/2	62 1/2	62	66 1/2

Quotations supplied by C. F. Childs & Co.



# ACTION provides a new kind of idea forum

All shades of political opinion get an airing  
at big session on renewal for businessmen

Is the emphasis of government housing aids on new homes in the suburbs undoing the nation's efforts to halt slums in cities?

This disquieting question was raised last month at a three-day conference in Newark, N.J. sponsored by the five-year-old American Council to Improve Our Neighborhoods. It was by no means the central theme of the meeting. That was to lay before an audience of some 650 business executives, federal and local officials, housing men and lenders the results of ACTION's \$250,000 research into roadblocks to better housing (H&H, Oct '57) and unfold ACTION's new "five-year program" for what it calls, presumably for lack of a better word, a "total approach" to city problems.

But the sweeping question of whether FHA's and VA's low down payments cause unintended problems kept getting into the discussion:

• "Government mortgage guarantees—in large part unwittingly—have encouraged the sale of the suburban house on vacant land—at the expense of in-city and rental housing," asserted ACTION Vice President Martin Meyerson, who is chairman of the new Harvard-MIT Center for Urban Studies. Since 1954, he added, the government has been trying to build up urban renewal—but he charged this amounts to one of the housing agencies discouraging what another is promoting. Meyerson called it ironical that the security put under housing by government aid tends to "inhibit" its development along cost-cutting industrial lines. "A new style of action is required," he counseled, "to keep one program from vitiating the effects of another."

• In a pamphlet—one of five handed every registrant—Harvard Law School's influential Charles M. Haar was quoted: "Today the goal (of federal aids to housing) can no longer be to maximize the number of houses *per se*. Rather it is to concentrate limited government aid to meet the needs of those specialized groups of which the free market takes little account. General incentives do not

achieve this end if Congress distributes its favors too liberally, it cannot be effective in meeting particular problems."\*

• The US housing market must undergo a "major reorientation" if the nation is to achieve the aim of wiping out slums, fixing up older property and building new housing, declared ACTION's "Agenda for Policy Housing & Community Development." This 43-point list of housing policy recommendations, product of ACTION's research program, was given to every registrant for study and comment.

Before anybody in the one-family house industry pushes the panic button, bear this in mind: as an organization, ACTION continues to be meticulous to avoid taking sides on such explosive issues. Meyerson himself carefully noted that he was arguing "not for abolition or diminution" of federal props to housing, but rather for their "re-orientation." The question of whether FHA-VA emphasis on the suburbs has been overdone has been raised in recent months by public housers, anyway. Sooner or later, the industry will have to meet it headon.

By letting it come up in cool and tentative fashion, ACTION demonstrated again how it has grown into a unique and valuable forum for discussion of housing issues. As Ben Fischer of the United Steelworkers union told the final Newark session: "The genius of ACTION is it brings us—of diverse views—all together."

This kind of tight rope act has been ACTION's stock in trade almost since its inception. In five years (and \$1.5 million) it has: 1) held seven regional clinics for 2,000 leaders from 300 cities; 2) developed an "evaluator" for community self-audit; 3) provided a barrage of reports and pamphlets to its 1,000 field correspondents; 4) conducted special projects like the "roadblocks" research worth another \$500,000 and obtained \$4 million free advertising on UR problems.

\* For a discussion of the implications of this theory, see p. 110

## HOUSING VS LOCALISM

*How can the housing industry break the bondage of outmoded technology and local codes? A lively panel discussion of the question during ACTION's Newark conference produced these insights into what many consider the industry's No. 1 long-range problem:*

**Bigger building organizations:** Today, "95% of the houses were built by men who build five or more houses a year," says Burnham Kelly, MIT architecture professor. "Ten years from now, people like Jim Price, Centex and Levitt will be doing the lion's share of the business if—a big if—the general public gets any concept of the value to it of this kind of organization, and not just a concept of how much money it might put into Jim Price's pocket." Agrees President Jim Price of National Homes: "Whenever the consumer realizes how he is being hoodwinked now, he will kick the politicians out of housing."

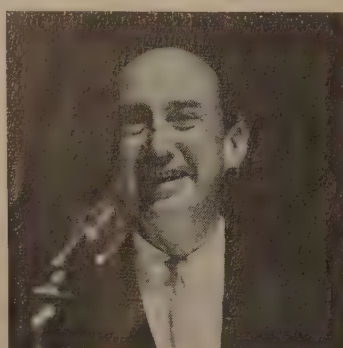
**Better labor arrangements:** It took Prof John T. Dunlop of Harvard ten years as head of the Joint Board on Jurisdictional Disputes to nibble union jurisdictional problems down to manageable size in construction. Now, he predicts, it will take him about as long to control featherbedding and boost productivity in his new job for the Construction Industry Joint Conference. "We are moving from one way of building to another," he predicts. This calls for gradual change in labor training and contractor operations. Up to now, "home-building has not done its share of training." Dunlop blames "unionized contractors as much as anyone else" for troublesome on-site boycotts of materials delivered by noncompatible unions or nonunion producers. But he adds: "I do not expect more legislation in that area, and I don't think it would do any good. This situation is aggravating but in terms of materials involved, it's only 5%."

**Stop changing rules so often with annual catch-all housing laws:** "Industry is spending more money on better materials than ever. It has spent more in the last three or four years than in the previous 100," asserted Price. "But we won't get the full advantage of it until you get long range government housing programs." Reason: producers cannot afford to tool up better ways to build until they can count on a much more stable housing market than annual Congressional interference permits.

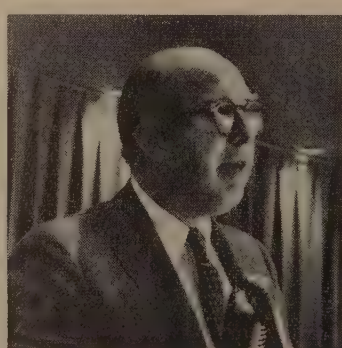
**Try more experiments:** The US must raise its sights on what is good enough housing, says Architect Carl Koch. "We must try big scale demonstration projects." Adds Burnham Kelly, "Our major need is for innovation. Our old ways of doing things block it."



Photos: H&H staff



**COST SHOULD BE** no object: "There are emergencies in which you call the doctor without asking the cost, and that cancer in our cities is such a case . . . [it is] better to pass on a burden of slums, of ignorance, of national weakness and ultimately greater debt?" asked Adlai E. Stevenson.



**'RAISE OUR SIGHTS'** on renewal, counseled ACTION President James W. Rouse. Today's "brand new fact" is that we can make our cities anything we want—even "get them back in scale with the human being." Needed: much more comprehensive plans, backed by arithmetic to show how to finance and execute them.



**SUPERGOVERNMENTS** won't work: "I consider ill-advised any suggestion [to] create new levels of government to encompass single metropolitan areas . . . Public problems change. . . . What is needed is constant re-appraisal . . . and redirecting of existing governmental forms," said Gov. Robert B. Meyner of N.J.

**URBAN RENEWAL** is exciting, but . . . "it must not cause us to lose sight of other needed undertakings, all with proper claims on the nation's economic resources . . . A system of priorities must be invoked," said Raymond J. Saulnier, chairman, President's council of economic advisers.



## Court gives housing codes a boost

Did the Supreme Court, in giving housing code enforcement a boost, give civil liberties a kick in the teeth?

A lot of editorial opinion contended so last month after the court, in a tightly split 5-4 decision, ruled that health inspectors may enter a private home against the owner's will without a search warrant.

Yet redevelopment experts call the case a crucial one for the fight against slums. If the decision had gone the other way, says one top URA official, it could have crippled enforcement of laws aimed at preventing blight.

At issue was the case of Aaron D. Frank, to whose house on Baltimore's Reisterstown Road came William Gentry, a health inspector, investigating a complaint about rats in the neighborhood. A quick look showed the Frank house to be in "an extreme state of decay," and, as the health department put it, disclosed a backyard pile of "rodent feces mixed with straw and trash and debris to approximately half a ton." Aaron Frank twice refused to let the inspector in. He was fined \$20, under an 1801 Baltimore law giving health inspectors the right of daytime inspection without a warrant.

### Link with slums

Upholding the fine and 158-year-old ordinance, the Supreme Court majority ruled that the health inspection did not violate the 4th Amendment's guaranteed "right of the people to be secure in their persons, houses, papers and effects against unreasonable searches and seizures."

Constitutional protections of privacy, wrote Justice Felix Frankfurter, were designed to prevent officials from seizing evidence to be used for criminal prosecution without due process of law. "Here . . . no evidence for criminal prosecution is sought to be seized . . . The need . . . to prevent the spread of disease and of that pervasive breakdown in the fiber of a people which is produced by slums and the absence of the barest essentials of civilized living, has mounted to a major concern of American government.

"The growth of cities, the crowding of population, the increased awareness of respon-

sibility of the state for the living conditions of its citizens, all have combined to create problems of the enforcement of minimum standards of far greater magnitude than the writers of these ancient inspection laws ever dreamed. . . . The power to inspect dwelling places . . . is indispensable to maintaining community health; a power that would be greatly hobbled by the blanket requirement of safeguards necessary for a search of evidence of criminal acts."

### Invasion of freedom

Dissenting, Justice William O. Douglas said: "The decision greatly dilutes the right of privacy which every homeowner had the right to believe was part of our American heritage . . . One invasion of privacy by an official of government can be just as oppressive as another. Health inspections are important. But they are hardly more important than the search for narcotics peddlers, rapists, kidnapers, murderers and other criminal elements"—all covered by search-warrant procedure except in emergency cases.

Much comment in the nation's press sided with the dissent. "It is a strange doctrine that a man suspected of a felony should have more protection for his privacy than another citizen against whom there is no such suspicion," editorialized the *Chicago Daily News*. Agreeing, the *Christian Science Monitor* recalled that Frankfurter said in a 1950 search and seizure case: "Progress is too easy from police action unscrutinized by judicial authorization to the police state." Cried the *Wall Street Journal*: "It is plain the inspector could have gone away and got his warrant and come back that or another day and the few hours' delay would have endangered neither the public peace nor health."

NAHRO officials call the decision vital to programs for rehabilitating city slums. "How can codes on items like proper bathroom facilities and prevention of overcrowding be enforced," they ask, "if inspectors are denied access to the property?" As for getting warrants from judges, NAHRO argues that judges would be disinclined to grant them without a showing of "probable cause."

## Private funds shun redevelopment

FHA's Sec. 220 and 221 programs—the vehicle some ACTION researchers call the only hope for using federal mortgage aid to attack city slums—are attracting so little private mortgage money, officials are growing worried.

So far, Fanny May has provided 85% of the money for 220 and 221 mortgages (73% for multifamily loans and 90% of home loans). And now, FHA is facing an upsurge in this kind of urban renewal business. C. Franklin Daniels, top FHA renewal aide, says 221 relocation certifications plus estimated mortgage needs for 220 projects in the works indicate \$1 billion of FHA renewal financing is coming up.

If private lenders don't start making a much bigger proportion of these loans, Daniels has been warning mortgage bankers lately, the program will be "in serious difficulty." Fanny May has only \$88 million left for the two programs. President Eisenhower could allocate another \$400 million from his reserves, but few think he will because the

whole sum would be red ink in the budget.

Lender spokesmen defend their lack of interest in renewal loans—even with FHA insurance—on the ground the interest rates are too low for such risky investment (5% on multifamily and 5¼% on one- to four-family units for both 220 and 221).

Moreover, some 220 and 221 projects are having vacancy trouble because the timing of complex renewal plans has been botched.

One hope for more private mortgage money in the future is that federal officials have stopped letting Fanny May give "hardship" 220 commitments at its old 4¼% interest rate. When 220 interest was hiked from 4¼ to 5% in 1956, the door was left open for projects that had FHA commitments to come in at the old rate. Then HHFA extended this favor to 19 projects in advanced planning which might be washed out by 5% interest. They had until Feb. 14 this year to get commitments. Eleven have done so; four have cancelled; four are still pending.

## RENEWAL BRIEFS

### FHA okays sale-leaseback

A sale-leaseback scheme which would let a builder-sponsor of an FHA Sec 220 rental project get his profit almost immediately has been tentatively approved by FHA.

Under the plan, the builder would get the 90% insured mortgage, sell the project to an investor for cash value—possibly more—thus get his 10% profit. He would then lease the project back, agreeing to pay the fee owner interest plus amortization commensurate with the project's income—probably 6 to 7%.

If the project earns more—which it can easily do with full occupancy—the sponsor could make another 6 to 7% profit himself with no investment.

The plan has been presented to FHA by a sponsor who has such an arrangement worked out with an investor. FHA would have to modify some regulations to let the deal go through. Specifically, it would have to: 1) let the sponsor lease the project as an entirety instead of unit by unit, 2) permit sale of the fee interest to a trustee for the investor and 3) set up a regulatory agreement rather than the usual corporate charter because of the trustee operating arrangement.

### Profit in slums

Footnote on why slums persist: a study by Dr. Chester Rapkin of Penn U. shows that slums on Manhattan's blight-infested West Side yield nearly twice the rental (\$2.30/sq ft) that luxury buildings there do (\$1.30). Slumlords, says Rapkin, are making up to 42% return on their investment in rentals.

## PUBLIC HOUSING:

### PHA to give up control of local audits, budgets

How the Public Housing Administration will give up much control over local public housing authorities has been disclosed by Commissioner Charles E. Slusser.

Under pressure from pro-public housing legislators Slusser promised Congress in February to end mandatory PHA audits and approval of local authority operating budgets on a two-year trial basis. Last month, he told a meeting of the Natl Assn of Housing & Redevelopment Officials at the Natl Housing Center that:

1. On budgets, local authorities which still want federal approval may get it, but those that don't will have to submit the figures anyway "for review and advice." Slusser warned: "Abuses will call for the revocation of the right to budget as the authority sees fit [but] honest differences of opinion leave the advantage with the housing authority." Pointedly reminding NAHRO listeners of the "Congressional mandate for economy," Slusser said: "We cannot afford to have a bad report going to Congress two years hence. This agency will not produce a whitewash. Neither will the General Accounting Office."

2. On audits, "some local authorities have told me the PHA audit serves all purposes and that they are going to continue to rely on it. . . . Some will employ independent audits. . . . PHA reserves the right to audit if it sees fit or circumstances justify."

NEWS continued on p 48



## Dick Hudson, builders' internationalist

Richard D. (for Delano) Hudson, 60, is a quietly effective veteran builder whose blue eyes betray mild surprise at finding himself housing's international good-will ambassador without portfolio. "I have no background for international affairs," he says detachedly. "It seems to be a flair that appeared late in life."

Born in Manhattan, educated at Phillips Exeter Academy and Yale's Sheffield Scientific School ('21), Hudson got into the construction business after college as general superintendent of a firm which pioneered development of lightweight concrete. Since then he has operated "a string of concrete pipe plants," founded a bottled gas company that later became the world's largest, engaged in office building (101 Park Avenue). He started building homes in New Jersey in the '30s. During World War 2 he got time out to be production manager for General Electric Gear Motors, then started volume home building in New Jersey and California.



HUDSON

Hudson has been active in NAHB since 1946, is vice-chairman of the National Housing Center, member of the executive committee, trustee of the Research Institute (8 years) and chairman of the international affairs committee.

Two years ago he was tagged for a State Dept mission as housing adviser to Chile. There he started a program to convert the country from traditional masonry construction to wood construction, arranged for technical help for Chileans working with the new methods.

"I haven't any idea why they picked me," he says now. But it was on that trip that he conceived the idea of cementing international relations with US homebuilding know-how.

Hudson talked over his idea with long-time friend Carl Mitnick, who enthusiastically agreed, made recruitment of volunteer home-builder missionaries a top objective of his NAHB presidency.

"Our greatest strength in the fight against Communism is housing help. If we can give these countries the means to house their people, we have won half the battle," he says.

Married, with two daughters and a son (all grown) and five grandchildren, Hudson lives with his wife in a gracefully aging brick and stucco Tudor house in Montclair, N. J.—a spot he has seen all too little in recent months, as his association responsibilities have kept him on the go. But he takes undisguised pleasure in the way his idea for international housing aid has caught on.

"It's the first really altruistic step American industry—and reputedly one of the most selfish of American industries—has taken," he says. "Without government sponsorship, without a penny of reimbursement. That's the way to do things like this—directly, people to people."

## More of FHA's new local approved standards:

*continued from p 41*

marking only if the local office reports a majority of affected builders and lumber men approve.

**Burned adobe units** will be permitted in the Phoenix area (presumably for use in Tucson, where FHA has been approving houses with adobe walls for years). Neil Connor, FHA chief of architectural standards, made a personal inspection of how the kiln-dried adobe unit, usually about 14 or 16" x 18", is used to make handsome bearing walls before approving this one.

**Denser lot coverage** is sanctioned for Los Angeles "in recognition of current practice" and because "it is running out of land" especially on the seacoast. On beach property, 10% more coverage is approved for one-family homes. Elsewhere 5% more coverage (35 vs 30% in MPSs) is allowed. On a 5,000 sq ft lot, this means 250 sq ft more house—about one room.

**Less insulation:** Los Angeles has permission to waive requirements for ceiling insulation in areas close to the sea where both summer and winter temperatures are "moderate." FHA expects to get requests from San Diego and San Francisco for the same waiver.

**Row house bedroom** may be smaller in Baltimore. Much of the city is platted with 16' lots. MPSs require bedrooms at least 8' wide. Now, one bedroom can be cut to 7' wide so two can be built abreast on such a narrow lot, as builders there have been doing for years.

**Cesspools**, which are flatly prohibited by the new MPSs, may still be built in Rhode Island, where particularly sandy soil in some areas has made them successful. But they must be kept 150' from the nearest water well and 15' from the edge of the property line. If there is a public sewer available, cesspools will continue banned.

**Ceiling heights** may be cut 2" to 7' 4" in Providence, R.I. so builders can conform to a local building code which requires special sill construction.

**Septic tank seepage pits** may be only 50', instead of 100', from the nearest water well in Grand Rapids, Indianapolis, Detroit and Min-

neapolis—provided the water well goes down through a water-tight layer of rock or subsoil which then acts as a barrier.

**More insulation:** The Anchorage office, covering all of Alaska, has a green light to require more than the MPSs envisage.

## Mitnick visits Latin America to look at housing problems

*continued from p 41*

of \$65,000 for transport, erection and removal of the typical home. NAHB's share will be \$20,000.

A byproduct as the best product of the US housing industry, the house will be available for promotion and construction by builders everywhere next fall.

Just before the NAHB directors meeting in Washington, the idea of volunteer builder teams caught on with unexpected force. Mitnick and Hudson met with State Dept, ICA and HHFA officials to explain the idea. An ICA bulletin which followed drew an invitation from the president of Guatemala for Mitnick to come down for a preliminary look-see. By the time the directors' meeting ended, the list had grown to four—Costa Rica, Nicaragua and Mexico had hopped on the bandwagon.

After a flurry of ticket-buying, protocol briefings, and an appearance before the Senate foreign relations committee, a pleased and excited Carl Mitnick took off with his wife and daughter for a flying tour at his own expense, not NAHB's. He would spend three weeks looking over problems in the four countries, return to New York June 13 to begin assigning his volunteers.

## MATERIALS BRIEFS

### Lumber prices soar

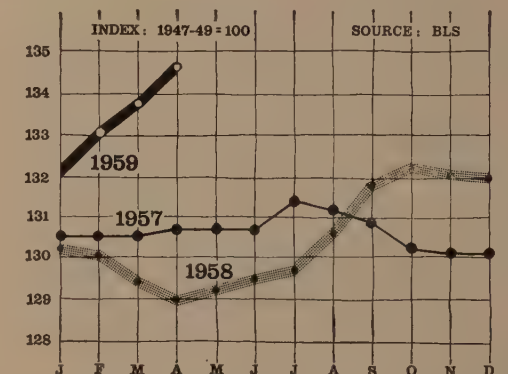
Green Douglas fir prices have matched the post-Korea peak reached in the spring of '56. Standard & better random dimension is \$80/mbf at the mill, showing signs of going higher. Other grades and species are mainly firm or rising. West Coast lumbermen report orders 10.9% ahead of production, the combined effect of poor logging weather and stepped-up buying in California, Midwest and the East. But some wholesalers fear the strong market is partly due to speculative buying. Others report that buyer resistance to price is developing. By the time prices peaked similarly in '56, housing starts were already on their way down from the year's high, and 18 months past the post-World War II peak of Jan, '55.

### Weyerhaeuser drops timber

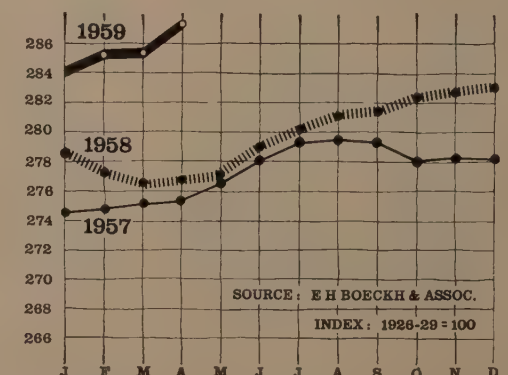
Stockholders of Weyerhaeuser Timber Co. are being asked to approve dropping "timber" from the company name.

Management says this does not mean the big (38th in net income among US corporations in '58) concern will move out of timber. Rather, the change reflects Weyerhaeuser's considerable diversification (pulp, paper and chemicals) and plans to bring out new non-timber products.

Weyerhaeuser will keep its extensive timber reserves, continue its large tree-farming operations. If approved as expected, the name change will not become effective until fall, say officials.



**MATERIALS PRICES** jumped nearly a full point in April, according to BLS, from 133.8 to 134.7. The rise reflects—slightly diluted—a general rise in lumber and wood products, ranging from 1% for lumber to more than 3% for millwork. Nearly all other products stayed at or near their earlier levels.



**BUILDING COSTS** rose a solid 1/2%—from 285.3 to 286.8 on Boeckh's index in April. Main reason: "West Coast lumber has gone wild," says Col. E. H. Boeckh (see above), "and labor rates are starting up again."



# Opinions

Noteworthy comment on matters of moment to housing:

Builder **Charles B. Campbell** of Hamilton, Ont., in a talk to the Niagara Peninsula Home Builders (of Canada):



"The desire of people to live in individual housing will continue unabated throughout this area for 20 years. We will spread our towns and cities and provide access ways from the suburbs to city centers. We will use up the valuable fruit lands around each of our beautiful communities. There will be much wailing and gnashing of teeth, but it will be done . . . because governments will not want to trample on special interests. No one will take the initiative to preserve fruit lands."



Lumber Dealer **Clarence A. Thompson**, president of the Lumber Dealers Research Council:

"Current trends indicate that families owning two houses will be as numerous by 1980 as those owning two cars today."



Architect **Edward D. Stone**, FAIA, in a talk to the American Institute of Decorators:

"Beware of progress. Progress invariably means you sacrifice something good for something less attractive. Twenty years ago we had living rooms 20 x 30'. Now you can only tell a room from a closet by the hookstrip on the wall."



Builder **Orin Thompson** of Minneapolis:

"I'm getting awfully sick of used brick. The fad for used brick has run the price from \$5m to \$55m in Minneapolis—\$15 more than we pay for good new brick. It's ridiculous."



Actor **Cary Grant**, explaining why he is leaving Los Angeles for his health's sake:

"It's a shame that smog has ruined this city. I can remember what a wonderful town it was when I first came here. It's not so wonderful any more. I see no reason to stay and get poisoned. Fortunately, . . . I can go to Europe and make pictures."

## VIEWS ON THE NEWS:

### Is Treasury's backing the Achilles heel of FHA?

By Gurney Breckenfeld

Mortgage lenders, builders, realtors and businessmen who worry over the welfare-drift of government housing programs should give this some thought.

In depression days, the Treasury's unconditional guarantee of the 20-year debentures with which FHA may pay off on foreclosure was the foundation that brought private money out of hiding into FHA-financing. But now FHA reserves are considered by such experts as Prof Ernest Fisher to be big enough to withstand another depression without costing the Treasury a cent.

At the same time, a growing element in Congress has decided it is vote-getting politics to hold self-supporting FHA hostage for public housing and other costly or controversial programs. So FHA itself, usually coupled with Fanny May, is being legislated into a tool for social reform. The argument for doing so is that if the government is going to stand behind all these loans, then industry must do what Congress decrees, not what the laws of economics make possible.

The point here is: does the government still need to stand behind FHA loans now that its own reserves seem big enough to pay off foreclosing lenders even in another depression like that of the 30's?

If it didn't, would bankers have enough confidence in FHA to make its low down payment loans (assuming state laws could again be amended to let them do so)? One answer is that a few enterprising lenders are now making 90% conventional loans. The ever-cautious Home Loan Bank Board now lets federal S&Ls do so. The New York legislature has approved them for savings banks and state-chartered S&Ls in the state. If the housing industry wants to escape ever tightening political control, it needs to start now developing a way to reverse the tides. These two routes may offer some solution. But another, even bigger question crops up . . .

### Is federal aid to housing stagnating it?

The man who dares to raise this question is no heretic. He is a respected and respectable college professor, Burnham Kelly of MIT, author of the classic work in its field, *The Prefabrication of Houses* and soon to become (with cohorts) author of another which may become equally famed, *Design and Production of Houses*. He reasons this way:

The basis of FHA and VA mortgage guarantees or insurance is to induce conservative mortgage lenders to lend house buyers money—with less security than they would otherwise demand. To state it another way, government housing aid puts a protective umbrella over one form of consumer financing.

So far, so good. And don't forget for a minute that FHA has done a lot for housing. But the trouble is that FHA (and VA) is geared to conservatism in design, planning, technology. Says Kelly: "Its actions have been based on policies appropriate to a conservative local banking institution."

This cuts off innovation, new ideas, better ways to build better.

As every builder knows, local offices have the right to reject applications in case of doubt. This ties everybody, from little builder to giant materials manufacturer, to the standards of today.

The solution, Kelly suggests, is not to tinker with today's FHA structure. It is to create boldly an entirely new system of production financing, instead of consumer financing. This might not even need government help. A few big companies, with a few big builders and land developers could conceivably put together such a combine.

From society's viewpoint, the big benefit would be that production financing would encourage new ideas, innovations, new approaches. As Kelly says, "it would offer a far better chance of significant long-range improvements in the supply of housing and real progress in the housing industry. For many intelligent builders (and, as important, might-have-been builders), conservatism in the fiscal control system means that the new cannot be tried, and thus a major opportunity to improve the manner of doing things is rejected. The competitive position in the whole economy of an industry thus 'supported' may in the long run be injured as a result of government intervention."

NEWS continued on p 52





*Designer-BUILDER: Cliff May Associates  
Owner: Cliff May  
Location: Sullivan Canyon, West Los Angeles, California*

## Cliff May, leading designer-builder, gets quality construction at no extra cost with **KEYMESH® LATH and KEYCORNER**

"Houses with plaster walls and ceilings give owners greater value," says Cliff May, internationally recognized for his bold imagination combined with practical use of materials. "Plaster is a quality feature that is most effective in my selling. I reinforce ceilings of large span with Keymesh over gypsum lath; corners with Keycorner. As evidence of my belief, I used this construction in my own new home in Sullivan Canyon, California.

"The result is probably the finest plaster job in the West. The reinforcement has been so outstanding that we do not have a crack in the entire house, although we have over 7,000 square feet of area and many experimental types of plastering, such as different textures and different aggregate compositions.

"I use my home as a model home. Clients are quick to recognize the added, although hidden, value of Keymesh and Keycorner reinforcing. The thick, reinforced walls and substantial plaster construction are big selling features."

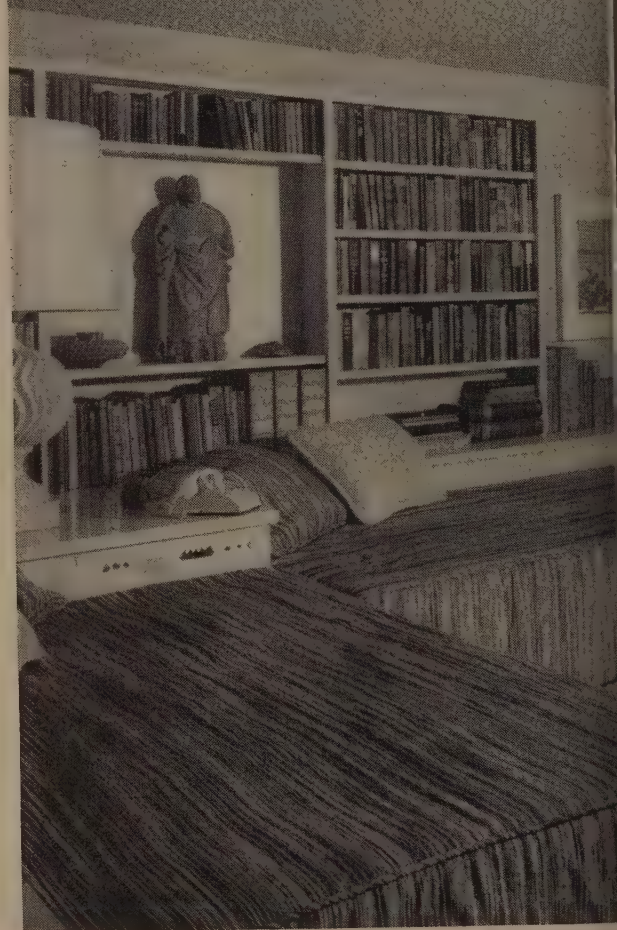
*For more complete information on Keymesh and Keycorner lath, write*



**KEYSTONE STEEL & WIRE COMPANY**

PEORIA 7, ILLINOIS

Red Brand Fence • Red Brand Barbed Wire • Red Top Steel Posts • Nails  
• Baler Wire • Non-Climbable Fence • Keyline® Poultry Netting • Gates



**THE MASTER BEDROOM** is a comfortable studio during the daytime. Acoustical, Keymesh-reinforced plaster on ceiling adds soft beauty, assures quietness.



**THE KITCHEN** serves as both a working and a social area. Keymesh-reinforced plaster on walls and ceilings dramatizes the livability of this room.





THE TEXTURED-PLASTER ceiling unites the indoors with the outdoors in the master suite living area (*Below*). Keymesh used over gypsum lath in this construction.



THE INDOOR-OUTDOOR appearance of the May home extends even to the dressing room. Here, Keycorner was applied in corners over Keymesh for added strength.



THE ROUGH-TEXTURED plaster ceiling is ideal for the boy's bedroom. Keymesh and Keycorner are adding superior crack resistance to this construction.





## HOUSING MARKET:

# Starts climbing to record high pace; '60 will be even better, says HHFA

This may be housing's biggest year, outstripping both 1950 and 1955. Next year may be even better.

Starts are maintaining the highest rate in history—a seasonally adjusted rate of 1.36 million for the first four months on the basis of 433,000 private starts.

Sales are in pace with starts. HOUSE & HOME's 16-city monthly check shows little unold inventory. Sales are ahead of completions, even in the big speculative southern California market. The Commerce Dept actually reported a drop in the US vacancy rate in sale houses in the first quarter of 1959 (to 1% from the 1.1% for all of 1958.)

HHFA Administrator Norman Mason told the House appropriations committee he expects 1,285 million starts this year—one of the more conservative current forecasts. But he added: "We think that the next calendar year will be just slightly larger than that."

NAHB Economist Nat Rogg has lifted his prediction to 1.3 million starts—and he regards this as a "conservative estimate."

James O'Leary, research director of the Life Insurance Assn: "... It would not surprise me if private housing starts ran as high as 1.4 million this year." He predicts tightening money will slow starts later this year and early next year. But he expects a new housing surge in the second half of 1960.

President James E. Bent, of the Natl S&L League, sticks by his prediction of 1.3 million starts this year. But he forecasts that the "young and robust" boom will last "at least two more years."

"There is no visible sign of a let-up . . ." he notes. Like O'Leary, Bent looks for a slow-down later this year but adds: "Home construction will be back near record level in the spring of 1960."

In the very important California market—where nearly one of every six US homes is built—the comeback started in '58 is continuing. D. Clair Sutherland, mortgage vice president of the Bank of America, now predicts

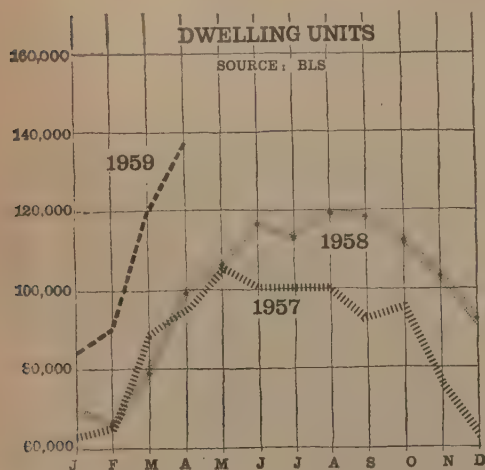
California starts of 203,000—up 3% from the 196,000 of 1958 and 13% above the 179,000 of 1957.

There are three clouds on the horizon which could make all predictions too rosy:

1. The cost of money is rising (see p 43). But most mortgage men doubt it will slow housing starts until late in the year.

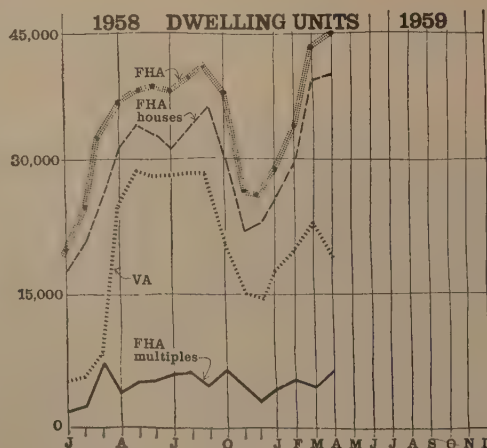
2. The delay in raising the VA interest rate from 4¾ to 5¼% has caused some builders to curtail their plans. VA appraisal requests on new units in April slipped 18.5% from March and 24.5% from April, 1958, as a result. (But FHA applications on new units continue at record levels. They were up 30% for the first four months. And FHA's April survey of builders' plans showed an overwhelming majority are still expanding output).

3. FHA's insuring authority will last only until June 30 unless Congress replenishes it. FHA's agreements to insure, a successful stop-gap device to stretch existing authority, would probably have to be choked off then, too. The agency has \$3½ billion in outstanding ATT's, but only \$½ billion commitment authority left. A total cut-off in FHA activity could be a crippling blow to a booming industry—so crippling that few housing men believe Congress would let it happen.



**HOUSING STARTS** in April soared to 137,000 (133,200 private and 3,800 public). The private total alone is a record high for the month and the biggest single month since May 1955. It is 41.4% above April 1958. The seasonally adjusted rate of private starts remained at 1.39 million—the same as March.

Starts for the first four months reached 433,000 (422,200 private and 10,800 public). This is an average annual rate of private starts of 1.336 million, a record high 43% above the first four months of 1958.



**FHA APPLICATIONS** on new units in April crept up 4% from March to 45,371. This is the highest level ever for April even though, seasonally adjusted, the pace slipped for the fourth straight month. Applications on 1- to 4-family units totalled 39,057, up 0.3% from March and 23.6% above April 1958. Project applications of 6,314 were up 36.2% from March and up 87.1% from April of last year.

VA appraisal requests on new units slipped 18.5% from March to 18,875—off 24.9% from April a year ago.

## MARKET BRIEFS

## Prefabbers merge

The first deal in what could be a wave of mergers in the home prefabrication business has been negotiated by the Knox Corp and American Houses.

Knox, located in Thomson, Ga. has agreed to buy American for a price estimated as between \$850,000 and \$1 million. The deal will be financed by a stock issue of 100,000 shares plus a \$1.5 million subordinated fund bond issue.

Together the stock and bond issues should yield about \$2.5 million. Knox plans to use the balance to buy land and start an acceptance corporation.

American Houses has been on the market for several months, once was near sale to Baton Rouge Prefabber Hamilton Crawford. Its first quarter sales totalled \$1,045,000, Knox's were \$2,133,000. Even the combined total of \$3,178,000 is a long way behind first quarter sales of giant National Homes—an estimated \$8.5 million.

Home manufacturers are predicting still more sales and mergers. When heads of eight firms sat down at a recent meeting it soon developed that four were looking for other companies to buy, four were seeking buyers for their companies.

Big asset of any company, however, is not a factory. It is a sales force and dealers. Prefab concerns looking for buyers often have little to offer in either category.

## Free carpet in LA

Free wall-to-wall carpet has become one of the biggest sales promotional items in the big Los Angeles housing market.

At least five builders are advertising it—but only in VA or conventionally financed houses. FHA still will not allow it (*May, News*).

FHA insists carpet is a non-real estate item and if it is included in a house its cost must be deducted from the price on which the mortgage is figured. But FHA does let builders include closing costs in a mortgage without penalty—an inconsistency it has not explained.

## Inspection rules changed

FHA has finally modified one of its most irksome procedures—the method of requesting inspections.

Since its birth, FHA has required that the mortgagee on a house, not the builder, file a written request for an inspection. This often meant lost time on the building job.

Now, FHA says either a builder or mortgagee can request an inspection by phone. It asks only that builders be prudent and not phone for an inspection until the property is ready. Builders can also file a written request directly now if they prefer.

## Wanted: more quality

Homebuyers want more individuality and quality in their new homes.

This is the conclusion of Chicago Builder Kimball Hill, based on research which involved construction of 20 houses and tabula-

continued on p 57



*Out of more than a century of hardware experience and leadership comes an IDEA so revolutionary it is destined to make history in the building industry...*

**SURFASET Hardware by Stanley, a startlingly different concept in residential door hardware! Already widely acclaimed by architects, builders, home owners and prospective home buyers!**



**STRAIGHT  
PUSH-PULL ACTION**



**PERMITS MORE FREEDOM  
FOR DECORATING**



**LATCH AUTOMATICALLY  
RE-SETS ITSELF**



**DOOR SWINGS  
100% CLEAR OF OPENING**



**SNUG FIT  
ELIMINATES RATTLING**



*Important features for  
Home Builder... Buyer...  
on Next Page...*

## *Modern Hardware Styling* created for **Doors that are Surface-Set, Not In-Set**

The excitement of newness in styling has a tremendous appeal for prospective home buyers. Here, in SURFASET Hardware, is the ultimate in modern door hardware styling, created to meet the requirements of a new architectural concept in home design... doors that are surface-set, not in-set. Prospective home owners will be impressed by this new style in door design and the modern, "clean" appearance of SURFASET Door Hardware... and will appreciate, too, the convenience of doors that can be opened and closed without turning knobs. The self-closing action — like that of a refrigerator latch — is another new, different feature that will be widely approved.

Surface-set doors eliminate the need for wood jambs and finish trim, saving the builder money through reduced materials and installation costs... money he can use to add more value to his houses through the addition of other features with important sales appeal.

*Developed by* **STANLEY**  
*at the request of the* **NAHB**  
*Research Institute*

This newest idea in residential door hardware became a practical reality when SURFASET Hardware was featured on interior doors of the Research House at South Bend, Ind., sponsored by the Research Institute of the National Association of Home Builders. The enthusiasm and excitement generated by SURFASET Hardware led Research Institute Chairman, Robert F. Schmitt, to state: "This development in itself was worth the entire cost expenditure by the Association of the South Bend home."



**Introduced - and Applauded - at the 1959 NAHB Convention**

Builders came... saw... approved... Stanley SURFASET Hardware when it was unveiled at the NAHB Convention in Chicago... "truly new and different"... "a real improvement in door hardware"... "wanted and needed"... "outstanding accomplishment"... "a change for the better"... "both modern and practical."

### **...STRAIGHT PUSH-PULL ACTION**

The latch mounts in the wall adjacent to the opening. The strike is surface-mounted on the door. Hinges are surface-mounted on the door and the wall. Action is straight push-pull.

**NO TURNING OF KNOB  
NO WOOD JAMBS  
NO FINISH TRIM**

SURFASET Hardware will fit either a left-hand or right-hand door. Special design makes the hinges reversible to permit concealed or visible mounting. No wood jambs or finish trim are required. No mortising or planing is needed. Strike is fully adjustable to assure snug fit and eliminate rattling.

*Created by* **STANLEY HARDWARE**, Division of The Stanley Works, New Britain, Conn.



... Created for a New Concept  
in Door Styling



## SURFASET Hardware has Important Features for Home Builder, Buyer ...

### Installation ...

- Latch can be inverted for left-hand or right-hand door mounting.
- Hinges are reversible for left-hand or right-hand, concealed or visible mounting.
- No planing down door to fit opening.
- No wood jambs or finish trim required.
- Only a rough cut in stud for latch.
- Will fit single stud, double stud or panelized construction; any wall thickness; and any door thickness down to 1".
- Door can be hung with a gasket, if desired.

### Operation ...

- Straight push-pull action; no knob to turn.
- Latch resets itself if tripped accidentally.
- Draws door shut like a refrigerator latch.
- Strike is fully adjustable.
- Door can warp with no ill effect; can grow or shrink 1/4" without sticking or binding.
- Door swings 100% clear of opening at 90° angle.
- Exerts constant pressure to eliminate rattle.

- Exhaustive testing has proved that SURFASET Door Hardware can be mounted successfully on both dry walls and plaster walls.
- SURFASET Door Hardware is ideally suited for use with floor-to-ceiling doors that are becoming increasingly popular with builders and home buyers.
- Surface-mounted doors require no mortising or planing, thus making it practical to factory-finish doors to reduce moisture absorption and minimize installation time and costs.
- Order SURFASET Door Hardware from Your Hardware Distributor

### SAVINGS IN MATERIAL AND TIME

The elimination of wood jambs and finish trim effects substantial savings in materials. Because there is no mortising of the door — or jamb — and no need to plane down the door to fit the opening, installation is easier and faster.

### PRIVACY LOCK AVAILABLE HAS EMERGENCY RELEASE FEATURE

If desired, SURFASET Hardware is supplied with a Privacy Lock for use with bedroom and bathroom doors, or wherever privacy might be desirable. Privacy Lock has easily operated emergency release.

### DECORATIVE DOOR PULLS TO COMPLEMENT ANY DECOR

SURFASET Pull Sets are available in dull brass, brushed bronze, and bright chrome to match SURFASET Hardware ... to complement any interior decor ... add touches of luxury throughout the home. Please see photographs on the preceding pages for a prominent designer's concept — in solid bronze and ceramic — which illustrates the unlimited decorative possibilities that exist in the imaginative use of door pulls.



### FINISHES

- Dull Brass — US4
- Brushed Bronze — US10
- Bright Chrome — US26
- Prime Coat — USP

### REVERSIBLE HINGES

LATCH MOUNTS EITHER SIDE — PRIVACY LOCK AVAILABLE (OPTIONAL)

### ORDERING INFORMATION ON SURFASET DOOR HARDWARE

#### PACKAGED SETS:

CLASS NO.	DESCRIPTION
<b>3000</b> (without privacy lock)	Set includes one pair of hinges and one latch unit, with screws.
<b>3030</b> (with privacy lock)	Set includes one pair of hinges and one latch unit, with screws.
<b>HINGES Only 3002</b>	(with screws)
<b>ACCESSORY 3700 SURFASET Pull Set</b>	Not included in No. 3000 and No. 3030 packaged sets. Order separately. Set includes one pair of pulls and one pair of back plates, with special screw.

### STANLEY IS A NAME YOU KNOW ... A NAME THE HOME BUYER KNOWS

You can rely on STANLEY, the name that stands for LEADERSHIP and QUALITY in the manufacture of HINGES for industrial, commercial and residential applications ... SLIDING DOOR, BI-FOLD DOOR, HOUSEHOLD and CABINET HARDWARE ... and other hardware products.

Decorative door pull illustrated on inside pages not yet available.

**STANLEY HARDWARE** Division of The Stanley Works, New Britain, Conn.

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Form No. H-141

Printed in U.S.A.



tion of questionnaires filled in by 25,000 lookers. Questions, tabulation and evaluation were handled by James Downs' Real Estate Research Corp of Chicago.

Questions covered a wide area, but most came down to the issue: would you prefer better quality even if it costs more? The consensus: yes.

As a result of the findings Hill plans to add \$500 worth of quality improvements to each of the 250 homes in his new Brookmead tract, even though it increases the down payment \$110. He is calling his new homes "IQ Homes"—meaning individuality and quality. They will be priced from \$19,000 to \$23,500.

## LOCAL MARKETS:

### New toll roads, seaway bring new zing to Chicago

**Chicago:** Spurred by a just completed toll road net and the growth implications of the St Lawrence Seaway, builder optimism is high, and buttressed by an active market.

Three-fourths of builders in a local survey expect to do better than in '58—though some feel that the really big boom will come in '60. Four major subdivisions of 1,000 homes and up are under way in the suburbs. They are: on the Northwest, Campanelli Bros' (of Boston) Weatherfield Estates, 2,000 (of an eventual 6,000) ranch-style on slab from \$15-\$21,000; on the West, Centex's Elk Grove Village, 1,500 (of 6,000) homes; on the South, Gilbert & Wolf's Playfield, 1,000 homes at \$14,500-\$16,500 and L. Wolf & Sons' unnamed tract of 1,000 houses from \$15-\$18,000 near suburban Hazelcrest.

Most popular house is the split-level. Three-fourths of builders are putting them up; ranch style follows closely, is growing. Most active price range: \$15-\$20,000.

Land is getting tight and proving troublesome for small builders. Says Builder Harold Dato: "No longer is the man who builds 20 or 30 homes able to make a go of it. Oh, sure, there are some around. But the trend now is the really big builder. This is because land is rapidly becoming unavailable. Only by buying big chunks can you acquire it." Another problem: growing discounts for FHA and VA. One large lender warns that house prices, expected to go up 2-3% by most builders, could go up 5% if discounts get too deep. Some builders are trying to beat rising costs by turning to prefabs. A Bell S&L survey shows that while only 17% built them in '58, 23% more are considering them for '59.

**Boston:** A colder than normal March held suburban private home starts to only 11% over March '58 (compared to a national hike of 51%). But builders point to an 18% increase in real estate activity (measured in number of deed transfers) as a sign that sales are moving ahead of starts and that demand will increase. Most active building areas are Burlington, Sudbury and Woburn.

**Bakersfield:** The cold war has hit Kern County with a bombshell of housing demand. Employment at two big missile bases has swelled from 11,600 in 1957 to 18,500 this March. Result: starts are up 40%. Much of increase was 778 Capeharts at Edwards AFB. Another 500 planned for the China Lake naval ordnance test station are meeting strong opposition from local realtors and builders who say they can meet the need privately.

NEWS continued on p 60



## This "Extra" SAVES You Money on every closet in every house you build!

Unlike many of the "extra" features that give your homes added sales appeal, Float-Away Closet Doors actually *save* you one-third of the cost of every closet opening in every house you build. How? Add your costs for doors, hardware and jambs, plus the cost for framing down to door height from the ceiling, plus the cost for wall returns on the sides. Compare this with the cost of Float-Away Closet Doors large enough to extend from plaster wall on one side to plaster wall on the opposite side and from floor to ceiling. You will prove to yourself that you do a better job for less. Float-Away doors are shipped with all necessary installation hardware and are furnished in flush or louvered panels. Painted room color they make even a small room appear larger. Additional storage space in the top and complete access to the entire closet area is provided.



Wire collect or write for complete information and prices.

### FLOAT-AWAY DOOR CO.

Formerly Berry Door Co.  
1173 Zonolite Road, N.E.  
Atlanta 6, Georgia



**ANNOUNCING THE PHILCO** *Citation 110*

# WORLD'S FIRST 110-VOLT CUSTOM OVEN



Even installs on top of a dishwasher! Only the Philco Citation 110 is so easy and flexible to install. Lets you provide a complete "cook and clean" center in just 24" of space. Another Philco first in kitchen planning! Matching cook centers available in gas or electric.

## Top performance on ordinary house current

After years of research and testing, Philco engineers have created a full-size automatic oven that runs perfectly on 110 volts. No 220-volt circuit installation needed!

The Citation 110 can do anything any oven can do—heats to 400° in less than 9 minutes. Special aluminum oven lining reflects heat. Provides concentrated heating power, gives maximum efficiency on 110 volts.\* What's more, the Philco Citation 110 oven has full 20" cooking width in a cabinet only 24" wide.

## Lowest-priced custom oven

Citation 110 is perfect for moderately priced homes, and any home where buyers are watching their pennies. Yet it has all the custom styl-

ing and performance of top-priced equipment. Features include automatic timer clock, automatic thermostat for perfect cooking results.

## Ideal for gas markets, too!

Even customers in gas areas will welcome this thrifty Citation 110, installed with gas surface units. Costs less to buy and run than gas ovens with comparable features.

## Fits anywhere

You can install the Citation 110 in seconds—simply stack it right on standard 24" wide base cabinet. Saves the cost of an 84"-high wall oven cabinet. Door, top and sides are finished in beautiful coppertone, today's popular color, with stainless frame. The Philco Citation 110 measures 24" wide, 25" deep, 25" high.

\*Also available in 220 volts



Philco Split-Level double oven is the star of the Citation line, which includes appliances to fit any price home. Split-Level oven gives showcase visibility for baking, broiling or roasting. Other fine Citation appliances include refrigerator-freezers (vertical or horizontal) dishwashers, disposers, wall ovens and surface units.

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by Inland Homes



Designed to sell for  
**\$8150** *plus lot*

The new Thunderbird opens up a whale of a big market for you — families that are hungry for a roomy, quality house with a small price tag.

*Look at these quality features of the Thunderbird.*

✧ 12 Colonial, Contemporary, French Provincial and Ranch designs. All architect-designed.

✧ Over 1000 sq. ft. with big living room, extra large kitchen, dining space, and 3 bedrooms.

✧ 2" x 4" construction throughout.

✧ Cedar shakes are factory applied and double coursed. Horizontal siding also available, or sheathing only for brick.

✧ Double wall construction with impregnated insulated sheathing.

Yes, Mr. Builder—

The Thunderbird is designed to sell for \$8150 plus lot!

The package price of \$2431 less quantity discounts is your answer!

*Inland Homes Corporation*

✧ Prehung flush doors throughout.

✧ Wood kitchen cabinets.

✧ Complies with FHA'S new MPS.

**Get started TODAY.** For details on the Thunderbird and Model Home Plan, visit, write, or phone P. R. Thompson, Vice Pres., Sales—phone PRespect 3-7550, Piqua, Ohio.

## INLAND HOMES



INLAND HOMES CORPORATION • Plants in Piqua, Ohio and Hanover, Pa.

Manufacturer of America's Finest Homes



# Builders step up lobbying efforts at home

For many it is still a defensive battle; others win enactment of helpful new laws

Organized builders are stepping up their efforts to shape state laws. For years they ignored the annual or semi-annual meetings of their state legislatures. But no more. Builders throughout the US, usually working through state associations, have state legislative programs. In some instances they are achieving significant success.

Some are well organized—as in Florida, Michigan and Ohio—with legislative bulletins mailed periodically to every NAHB member in the state. Builders are kept informed of legislative progress and urged occasionally to contact their local representative and present the official industry policy on a given bill.

A good many more builder groups, as in Connecticut, have gingerly stepped into the legislative whirl for the first time this year. In some instances as in Minnesota builder lobbying has been largely defensive against bills the industry opposes.

The following summary is only part of the 1959 picture. Legislatures of many big states (Ohio, California, Texas, Michigan and Illinois) are still in session. Reports will be published on these states after adjournment.

## Indiana wipes out code bans on new materials, methods

Indiana builders have scored a major code breakthrough with the help of their state legislature.

A new law prohibits any local building department from arbitrarily refusing use of new materials or construction methods simply because they are not covered in a local specification code.\*

Now, local building officials must accept any material proven equal to or better than those required in the code. Quality of the substitute can be established by simple reference to the findings of any one of several recognized engineering or professional groups (e.g., Underwriters Laboratories for electrical equipment).

The law was one of several passed with the support of builders. Others:

**1.** Tax assessments must be based on 33⅓% of true cash value. There had been no state-wide requirement before. As a result, assessments on many new homes were disproportionate with those on older homes assessed on their value years ago. All property must now be reassessed at least once every eight years.

**2.** State chartered S&Ls are empowered to make 90% loan-to-value loans, matching the limit of federally chartered S&Ls.

Builders opposed one important bill which was defeated. It would have let city water utilities set any rates they pleased for extension of water mains, removing them from control of the state Public Service Commission. Builders feared it would mean higher land development costs.

## Maryland law bans row housing in suburban Baltimore county

A booming suburban county near Baltimore has won passage in the state legislature of an act which bans any more row housing—long the standard Baltimore dwelling.

\*When the bill was introduced in the legislature one of the key supporting statements was a *HOUSE & HOME* article on archaic building codes (July '58 H&H).

Purpose of the law is to control population density and growth in Anne Arundel county, southwest of Baltimore. County officials complain they cannot cope with the school and utilities demands produced by fast residential growth.

Builders fought the law but lost. They were more successful in opposing three other bills asked by Anne Arundel officials. These would have 1) imposed a \$250-per-house school fee, 2) required offsite drainage for

## NY amends mid-income housing law

New York wants private capital to help the state finance middle-income housing in the state's urban areas.

The legislature enacted without fuss a program drafted for it by a 13-man task force headed by Otto L. Nelson Jr, vice president of New York Life Insurance Co. Gov. Nelson Rockefeller, who appointed the committee, endorsed the plan.

It is basically an amendment to the state's 1955 Mitchell-Lama Act. The original law lets the state lend up to 90% of the construction cost of a rental or co-operative project to a builder who will limit his profit to 6% on his investment. The 50 year state loan carries a low 3¼% interest. Via this credit subsidy, monthly rents or carrying charges are as low as \$20 to \$30 a room.

The new act creates a Limited-Profit Housing Mortgage Corp. It will start with \$100 million bankroll, proceeds of a bond issue approved by New York voters last November. The state hopes that insurance companies, savings banks, and S&Ls will invest another \$200 million in the corporation, giving it \$300 million to lend to builders who will trade profit for a credit subsidy that ought to assure 100% occupancy.

Rockefeller estimated the original \$100 million would have built only 7,000 units. With private capital added, he figures 21,000 units can be built.

The project builder will still be eligible for 50% tax abatement on his building (40% in New York City). But now he can also re-finance the project after 15 years, thus get an attractive profit on which he would have to

property surrounding a new tract and 3) required a builder to give 5% of each tract to the county for parks.

A bill to ban ground rents, the standard practice in Maryland, was introduced in the legislature but later withdrawn. Builders favor the land lease system since it makes it unnecessary to tie up any money in land inventory.

## Florida rejects measure to get federal renewal aid

Florida will remain one of six states which cannot share in federal urban renewal aid.

The state House of Representatives rejected, 57 to 33, a constitutional amendment which would have let cities condemn slum land for resale to private redevelopers. The Florida Supreme Court held in 1952 that there is no constitutional authority for a city to condemn land for resale to private interests.

Homebuilders and local AIA chapters strongly supported the bill. But the Florida Assn of Realtors fought it hard—even though NAREB nationally supports this method of urban renewal.

Two bills which would set up regulation in areas of housing activity where there has been none appeared headed for passage in mid-May. One would require mortgage bankers and mortgage brokers to be licensed and regulated by the state comptroller. Up to now, the only requirement for anyone to get

pay only a capital gain tax. After refinancing the tax abatement would end.

Under the original law, a builder had to hold the project 35 years. On refinancing he would have had to repay both the state loan and all the accrued taxes previously exempted.

Builders were not particularly enthusiastic about the old Mitchell-Lama Act. In four years, only eight projects with 2,079 units have been built—all of them co-operatives. One rental project is in the planning stage.

Rockefeller has urged cities to use urban renewal land on which it gets the federal two-thirds write-down for the limited profit housing as a means of holding down total cost. To help the cities, New York state is putting to work another voter-approved bond issue of \$25 million. It lets the state pay half of any city's one-third share of the write-down.

New York's law allowing 90% loan to value conventional loans—another first—was also broadened at the request of builders and savings bankers.

As first enacted last year, the law limited 90% loans to one-family houses no more than two-years-old, no more than 50 mi from the principal office of the lender. Maximum loan is \$25,000.

Now, the legislature has included two-family as well as one-family houses. The property can be up to 10-years-old instead of two or less. The 50-mi limit was removed. This means savings banks and state-chartered S&Ls can lend anywhere in the state.

Rockefeller fulfilled a campaign pledge to continue rent control—both residential and commercial.



into the mortgage business has been an occupational license.

The Florida MBA drafted the bill, hopes it will curtail the barely legal dealings of firms specializing in second mortgages.

Another bill requires privately owned water and sewer companies with more than 50 customers to be regulated by the state Railroad and Public Utilities Commission. Basis for rates would be a reasonable profit on investment after payment of all operating expenses and creation of a reserve fund.

Only real regulation of such companies now is through FHA, which requires operators to sign trust agreements for private utilities going into a new tract with FHA-financed houses. Most of the private Florida utilities are controlled by a handful of land developers. The state homebuilders assn stayed on the fence on this bill.

Builders still have hopes for a bill which would ease their tax bills in tracts under construction. The bill would require assessment as unimproved land property on which homes are under construction but not "substantially completed" as of assessment day—Jan. 1. The savings could be big for builders who have had partial assessments on such properties in the past.

### Minnesota builders help beat anti-bias, Sunday closing bills

It was a defensive year for Minnesota builders—but successful from their viewpoint.

Builders opposed a bill which would have required sale of "publicly assisted housing" (i.e., FHA and VA) to members of any race. The bill died in committee.

So did a bill banning sale of real estate on Sundays and one to let smaller cities and towns assess property to pay for sewage disposal plants and systems and water systems.

The one major bill which builders supported also died. It would have required cities seeking new public housing to make a detailed market analysis to determine the actual need before signing an assistance contract with the Public Housing Administration.

### Tax blocking house trades removed in Pennsylvania

The big obstacle to trade-in houses in Pennsylvania is being lifted.

Builders won Senate approval of a bill to exempt houses taken in trade from the state's 1% realty transfer tax. Approval of the House and the governor also look likely.

Without this exemption, the state has in effect been collecting two transfer taxes on only one permanent change of ownership. The builder or realtor had to pay one of them, which stopped development of trade-in programs almost entirely.

The Senate also approved a bill letting state-chartered savings banks make 80% loan-to-value conventional loans. They had been limited to two-thirds.

### Iowa builders lose plea for building code changes

The two primary legislative goals of the Home Builders Assn of Iowa never reached a vote in the legislature.

One bill would have amended the state's building code to bring it into line with FHA's new MPSs. Another would have cut the state's mortgage redemption period from 12 months to four months when the mortgagor

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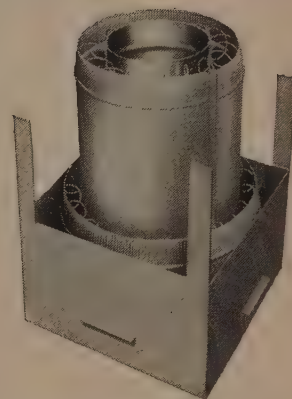
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Starter Box and Starter Section in one unit for fast erection. Interliner and stainless steel flue supported by exclusive McQuay stainless steel and aluminized steel tension spring spacers. Permits quick drafts and even temperature top to bottom for peak efficiency under steady or intermittent firing.

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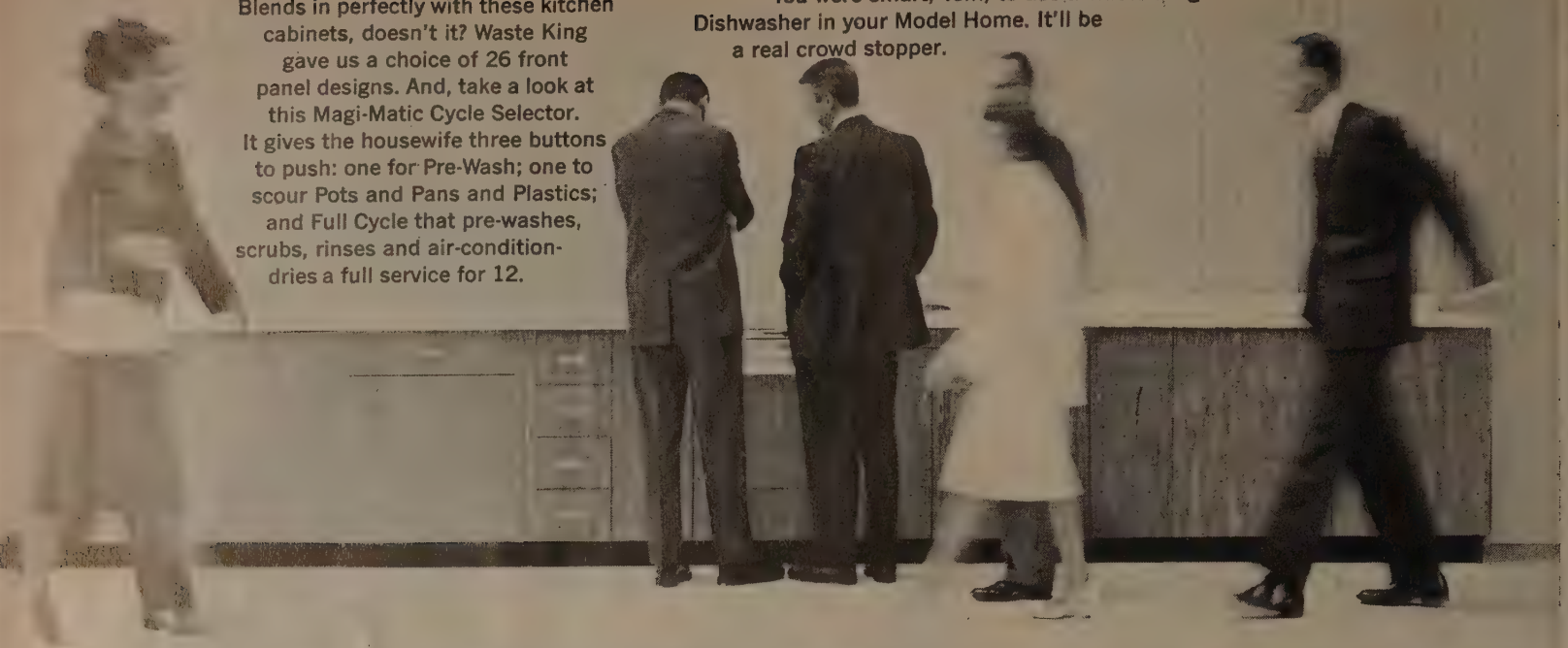


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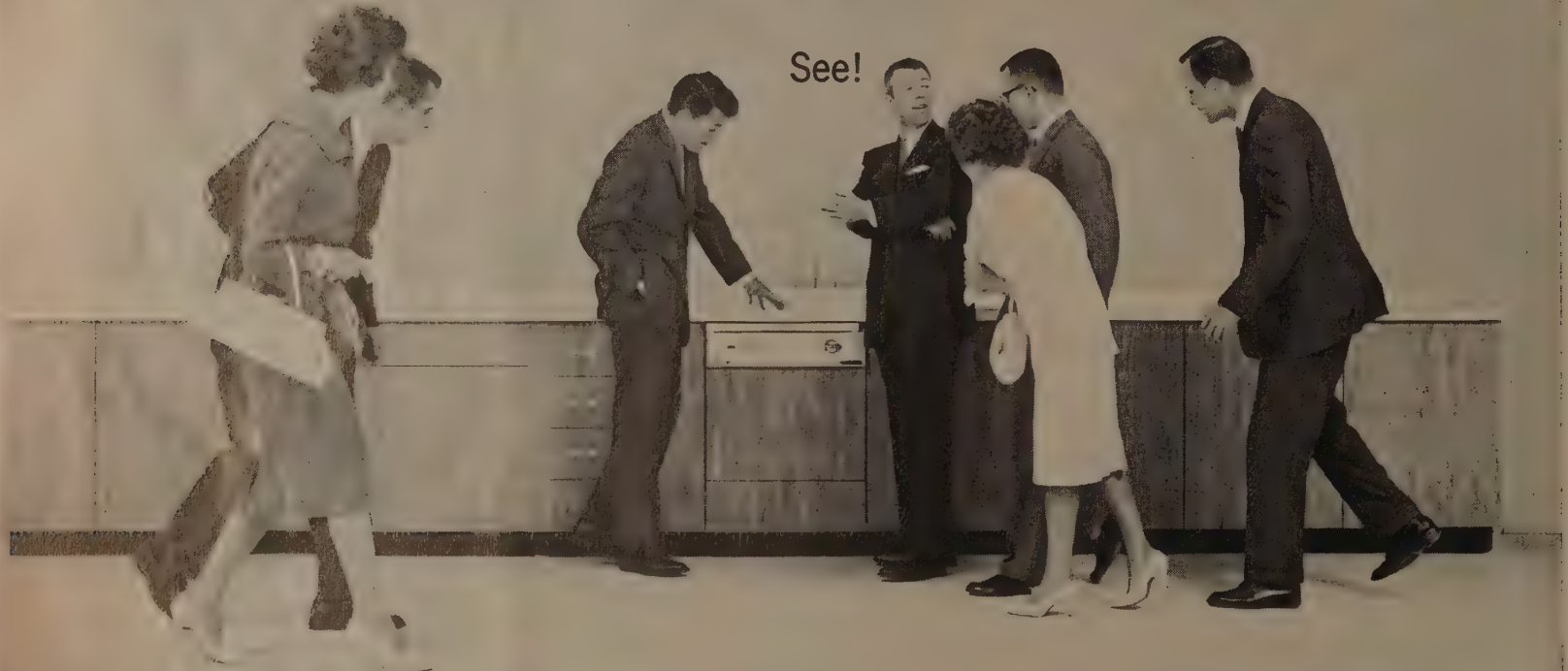


Blends in perfectly with these kitchen cabinets, doesn't it? Waste King gave us a choice of 26 front panel designs. And, take a look at this Magi-Matic Cycle Selector. It gives the housewife three buttons to push: one for Pre-Wash; one to scour Pots and Pans and Plastics; and Full Cycle that pre-washes, scrubs, rinses and air-condition-dries a full service for 12.

You were smart, Tom, to use a Waste King Dishwasher in your Model Home. It'll be a real crowd stopper.



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Er, Tom. Now that we've got these nice people here, don't you think we ought to sell a house or two?

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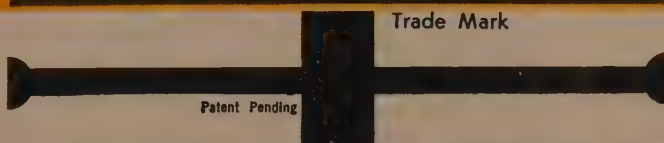


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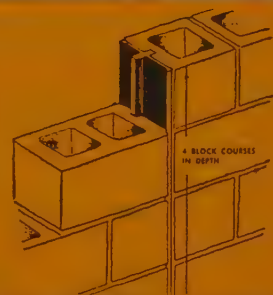
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has less than 30% of equity. This long redemption period is a major deterrent to out-of-state investors in the Iowa FHA and VA market.

One bill builders opposed also was defeated. It would have let cities license electricians. Builders contended this would have hurt homebuilders in smaller communities who do their own electrical work, meeting all code requirements even though they are not trained electricians.

### Housing anti-bias laws enacted in Connecticut

Racial discrimination has been banned by the Connecticut legislature in public housing or any private sale or rental development or apartment project of five or more units.

The state thus becomes the third this year to put a stiff anti-bias housing law on the books. The others: Massachusetts and Colorado (May, News).

The Connecticut law provides a fine of \$25 to \$100 or up to 30 days in jail for violators. A companion bill gives the State Civil Rights Commission power to start action against violators. In the past it could act only on complaints brought to it.

A bill which would extend to July 1, 1961 the state's program of aid to local housing authorities for construction of moderate rental housing was expected to pass easily.

Likewise pending in May was a bill to let Hartford lease land to apartment builders or build apartments and lease the entire project to private operators—all projects limited to low and moderate income families.

The bill is supposed to encourage private enterprise to build and/or operate new housing before resorting to city-constructed and managed public housing.

Enacted was a law letting city urban renewal agencies condemn any building deemed "deteriorating," a key law for anti-blight efforts.

Home builders won passage of two bills which provide that new subdivision regulations and zoning changes cannot be applied to subdivisions previously approved until three years after the changes are made.

The lawmakers decided county government is obsolete, and voted to abolish it.

The move by the Democratic-controlled legislature does not leave parts of the state without local government. All of Connecticut is covered by townships, towns, villages or cities. But Connecticut's eight counties were largely ceremonial units already. Their only function had been to run county jails.

### Idaho clears the legal path for out-of-state investors

Idaho has opened the door all the way to out-of-state mortgage lenders.

The state legislature, with the strong support of builders, passed a law holding that a foreign corporation whose only business in Idaho is investment in mortgages shall not be deemed to be doing business in the state and thus subject to state income taxes.

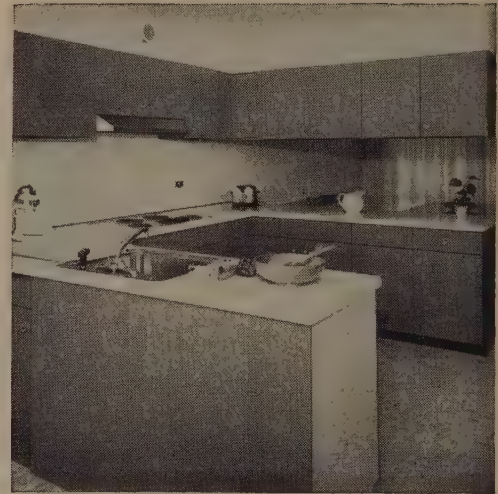
A companion bill overcomes a recent Idaho Supreme Court decision holding that an insurance company which sells policies in the state is deemed to be doing business in the state—a status equally applicable to its mortgage investments.

It limits taxes on insurance companies to gross premiums collected in the state in lieu of all other taxes on income. Thus income from mortgage investment is not taxed.



## What made this house easier to sell?

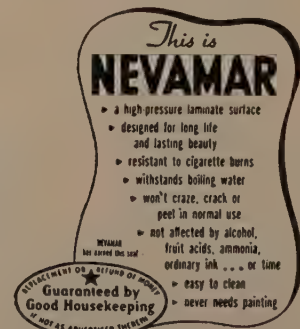
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## PLANNING:

## 'Work with us, not against us,' Builder Bogdanoff urges ASPO

Planners and developers need not always be at swords point over the fate of the suburban countryside, says New York Developer David Bogdanoff. In fact, he says they had better drop their long-standing feud and work together to meet the housing need of an expanding population, or neither planner nor builder will be happy with the result.

Bogdanoff delivered these ideas, in some very straight talk, to the 25th annual conference of the American Society of Planning Officials, in Minneapolis. Instead of conflict, he proposed a happy compromise drawn from his own experience. He told how he persuaded

Bonham Cross



BOGDANOFF

the Westchester County town of Jefferson Valley to hire a planner at his expense, and agreed in advance to abide by the results in developing a 670-acre tract in the area, at the outer edge of New York City's suburbia.

"It is becoming evident to all but the blind," said Bogdanoff, "that the answers will not be found by a build-

ing industry left alone to establish its own standards, and to determine its own market. And it will not be found by the community alone, which in the suburbs, most often wants to become no more of a community than it already is. Nor can it be done by you planners alone, because no matter how high your original motivation you must operate within the social and political framework of the existing community, and you are so often forced to seriously compromise your aspirations closer and closer to the narrow and restricting social aspirations of the area in which you are operating."

### Jefferson Valley idea

Bogdanoff's unique decision—one which some builders unjustly liken to a man buying his way into jail—followed a dozen years of developing in Westchester. He was tired of battling "restrictive zoning . . . inflated land values" that shrank his market. He was concerned by community problems created when developments were built under these conditions. So he decided to look for a town willing to plan for balanced growth—break up the uniform low density zoning, allow commercial and industrial uses in their proper places. Such balance could increase tax yields substantially. But it faced resistance to the cost of needed community facilities, notably sewer systems essential to attract industry.

When he found Jefferson Valley, Bogdanoff offered to build and pay for the sewer systems—in effect let the newcomers bear the added cost. This, he maintains, is less per house than septic systems. By planning for two expandable plants, he keeps his capital investment down to \$200,000 at a time.

Under Bogdanoff's proposal, the town's plan consultants, Frederick P. Clark & Associates, were hired to 1) study the economics of the town revenues; 2) develop a set of land use ratios balanced to keep taxes low enough and revenues high enough to meet community needs during and after the growth period; 3) apply these to a detailed land use

map, to be frozen as a growth pattern for the town.

"We had to gamble," admitted Bogdanoff, that the Clark organization would not make development economically infeasible. The payoff: "We will be moving our first families into the Valley this month. Our first commercials are beginning, and our first industrials negotiated.

### Co-existence can work

Bogdanoff drew some lessons from his experience: "Not all communities will . . . turn down proposals for their future growth . . . even when suggested by a developer. It is not so difficult for a planner, a community, and a builder to co-exist . . . their work, as well as ours, has improved . . . because of the relationship. It is good business." He urged more such cooperation. "For, should the arbitrary denial of the suburban land

## COMMUNITY FACILITIES:

### Small homes pay their way in taxes; big homes don't, asserts planner

The widely held notion that tracts of small homes mean spiraling school costs for suburban towns has been disputed by a Westchester County (N.Y.) planner.

The truth, according to George M. Raymond: new houses on acre lots cost school districts about twice as much as they contribute in taxes while houses on lots of 1/3 acre cost almost no more than they contribute.

Raymond admits this finding, made during some research he did in swank Westchester County, seems startling. He explains:

"Living in the house on the larger lot was a . . . more mature family with a higher income and also with more children of school age. Whereas the house on the smaller lot housed a younger family on its way to the larger house, whose children were either also on their way or were primarily of preschool age.

"The average ratios we found were 2.24 children in school in each larger house and only 0.86 . . . in the smaller one."

Raymond, a planning consultant for many years in the New York-Connecticut area, presented his findings at the Community Growth Conference sponsored by NAHB and the local builders association in Milwaukee. He criticized economic land use studies which some communities depend on to guide them as to what is profitable use of the land and what is deficit producing—all with the idea of bringing in the former, keeping out the latter.

Admitting that the suburbs have serious facilities problems, Raymond declared: "The solution . . . should not be sought in the ex-

### ASPO'S NEW PRESIDENT

A small, trim Seattle attorney, Harold S. Shefelman, succeeds HHFA's Paul E. Middleton as ASPO's president. Shefelman, 61, put

Bonham Cross



SHEFELMAN

himself through Yale law school partly by coaching wrestling, still wears out younger colleagues with his energy. He came to Seattle in 1925, has been on its planning commission since 1948. "I'm in so many civic causes," he said, "I'd be embarrassed to list them." They include: Seattle's civic center advisory commission, the University of

Washington's board of regents (its president) and the projected "Century 21" exhibition opening in Seattle in 1961, for which a 1½-mile monorail system will be built.

areas be maintained in relation to the mass wave of new family formations that is rapidly approaching us, then this wave, this political mass is likely to smash through our zoning restrictions and not find time to replace them with adequate planning before the territory is occupied."

clusion of certain people from a community nor, as was tried in one suburban town, in the exclusion of everyone by a system of building permit rationing.

"It seems to me the time has come for us to recognize that community growth produces wealth which can pay for needed services and facilities if the benefits of such growth are evenly distributed over the entire area affected."

In other words, spread the cost of the facilities over an entire area.

"Another fondly held popular misconception is that the location of apartments as such in a community results in tax deficits."

He made a study of 17 postwar apartment projects covering 1,419 units in four towns. It showed that every school child was supported by the taxes paid on 3.92 apartment units (i.e., each apartment unit housed, on the average, only a quarter of a child in school).

Noting that the larger the apartment the larger the number of school children, Raymond suggested local zoning regulations might well specify the distribution of apartments by size in any project.

NEWS continued on p 69



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Best of all, the Total Electric Home with its electric heating is practical today. And, in many areas of the country, utilities are already working closely with builders to push this great improvement in home comfort.

The Total Electric Home program is accelerating day by day. Why not find out how *you* can cash in by making the homes you are building or planning to build—Total Electric!



# Prospective Home Buyers

## TOTAL ELECTRIC HOME

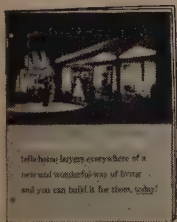
...LAUNDERS...ILLUMINATES...COOKS...PRESERVES FOODS...ENTERTAINS



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Westinghouse will run big full-color ads like this one in the June 22nd issue of LIFE picture-

ing the wonders of Total Electric Living... it will reach a total of over 32,100,000 readers.



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CF&I-Clinton Welded Wire Fabric is available in a full range of gages and meshes for all concrete construction jobs—basements, garage floors, patios and driveways. Also for tilt-up constructions. The easy-to-cut mesh unrolls smoothly and stays flat...it is easily shaped on the job.

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## PEOPLE:

## Treasury Undersecretary Baird joins Fanny May board—and builders worry

Has the Treasury quietly taken control of a key piece of machinery controlling housing policy and finance?

Despite reassurances from HHFA Administrator **Norman Mason** that it isn't so, many a builder puts this interpretation on the addition of Treasury Undersecretary **Julian Baird** to the board of directors of Federal Natl Mortgage Assn. Baird, a former commercial banker whose chief job is managing the national debt, succeeds **Lewis Williams**, assistant HHF Administrator for administration. He is the first member of Fanny May's board who is not an official of one of the housing agencies. He joins Fanny May just in time to help supervise the upcoming swap of \$335 million of Fanny May 4% FHA and VA mortgages for an equal face value amount of 2¾% government bonds (see p 43).



BAIRD

This doesn't bother builders. What does is the implication that the Treasury wants a stronger—and permanent—voice in policy decisions that affect the mortgage market and thus control the pace of housing starts.

Comments Past NAHB President (1950) **Tom Coogan** (who is now president of a New York mortgage brokerage concern): "The volume of FHA and VA mortgages in the market is one of the Treasury's big problems in floating long term bond issues. There's no doubt mortgages are stiff competition. It looks to me as if the Treasury is just groping now to find some means of getting its hands on anything which affects the long term money market. I don't think anyone on the board [of Fanny May] will argue with Baird when he makes a suggestion."

Coogan sees no reason for alarm, however. "There are implications here which are not yet clear," he says.

HHFA's Norman Mason says adding the Treasury official is just "the first step in broadening Fanny May's board." He went out of his way to stress, in a talk to NAHB directors, that it "does not mean a succumbing to the pressures of the Treasury, as some have said." Mason dropped a broad hint he favors adding industry representatives to Fanny May's board (he cannot do so without new legislation). Meanwhile, he announced, he will soon name an industry advisory committee to Fanny May.

**BUILDERS:** **Bob Hunt**, former executive vice president of the Long Island Home Builders Institute who left last year when the Institute got into a squabble over its presidency, is the new executive director of Los Angeles' Building Contractors Assn, former NAHB affiliate. Hunt succeeds **Harry Stewart**, new regional manager of DEK Industries, which says its new East Los Angeles plant will be California's biggest producer of aluminum home building products.

New city councilmen as the result of victories in Dallas County, Tex., spring elec-

tions: Builders **George F. Mixon Sr** of Dallas, and **Buck Buchanan** and **Jack Threadgille**, of suburban Irving. Mixon, 56, with a long record of civic leadership and philanthropy in Dallas, led by a 2-1 vote margin over his nearest opponent. **Buchanan** and **Threadgille** won in runoffs. Another builder, **M. C. Cole** of suburban Garland, lost in his try for a council post there.

**URBAN RENEWAL:** Rotund **H. Ralph Taylor**, since 1955 director of the New Haven Redevelopment Agency which has sparked one of the nation's most ambitious small-city renewal programs, is moving to private industry. This month, he becomes assistant to Big UR Builder **James Scheuer**, in charge of redevelopment projects for Scheuer's City & Suburban Homes Co.

City Planner **William K. Brussat**, vice-president in charge of the Philadelphia office of Big UR Builders Webb & Knapp, has made the trip the other way, becoming housing and UR assistant to Maj Gen **John S. Bragdon**, White House special assistant for public works planning.

**Justin Herman**, 49, eased out as regional HHFA Administrator in San Francisco in February (*March, News*) has given up the idea of starting a private consulting service to take over instead as director of San Francisco's redevelopment agency.

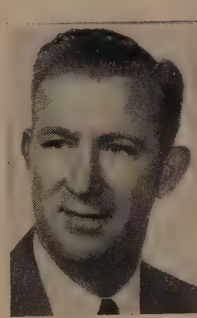
### MBA nominates B.B. Bass to succeed Walter Nelson

**B. B. Bass**, president of American Mortgage & Investment Co of Oklahoma City, has been nominated to step up from vice president to president of the Mortgage Bankers' Assn. His promotion follows MBA custom. He will be elected at MBA's annual convention in New York Sept 21-24, succeeding **Walter C. Nelson**, president of the Eberhardt Co of Minneapolis.

Last year MBA added a second rung to its succession ladder—second vice president. The first man to hold the job, **Robert Tharpe**,



BASS



THARPE

president of Tharpe & Brooks of Atlanta, is to move up to first vice president.

New man on the ladder is **Carlton S. Stallard**, president of the Jersey Mortgage Co of Elizabeth, N.J., nominated for second vice president. If elected president in due course in 1961 he would be the first MBA president from the East since **William A. Clarke** of Philadelphia in 1954.

Bass, 54, is a native of Yukon, an Oklahoma City suburb. He once aspired to be a homebuilder, became a real estate salesman

instead after graduating from Oklahoma University. After service in the National Guard during World War 2, he returned to Oklahoma City to take charge of the mortgage department of the American First Title Co. In 1953, its mortgage department was separated from the title business. It services about \$25 million in mortgages. Bass' initials—B.B.—stand for Boylston Bowlby but his friends call him 'Bus.'

Tharpe, 45, a native of Moultrie, Ga., came into the mortgage business via the mortgage loan department of the Metropolitan Life Insurance Co. With his brother-in-law,

**J. L. Brooks**, he set up his own firm in Atlanta in 1947. It now services more than \$70 million in loans.

Stallard, 54, started with the Jersey Mortgage Guaranty Corp—predecessor to his present firm—in 1927, four days after graduating from Brown University. He has been president four years. He was born in Elizabeth, lived there all his life. Jersey Mortgage is a correspondent for 57 investors, services a portfolio of \$125 million.

**William J. Hallahan**, 41, able member of the Home Loan Bank Board and a key voice in some of its most important decisions, has been reappointed to a second four-year term on the board. Hallahan is the only Democratic member of the board, which by law can have no more than two of its three members from the same party. Chairman **Albert Robertson** and Member **Ira Dixon** are both Republicans. Before he was named to the HLB in August 1955, Hallahan had spent nine years as clerk of the House banking committee.

### Shakeup at Crane Co ousts Stearns for Tom Evans

A veteran specialist in pepping up sluggish firms is overseeing a shakeup of top management and marketing policy at Crane Co, nation's largest valve, pipe & fitting maker and one of the top five in residential plumbing fixtures.

He is Pittsburgh Industrialist **Thomas M. (for Mellon) Evans**, 48, who took the Crane helm in a coup at the stockholders' meeting after a fight with management over operating policy.

The squabble centered on how fast Crane should shift from its heavy emphasis on company-owned outlets to more use of independent wholesalers. Crane has 130 sales branches, 500 wholesalers, vs only 60 company outlets, nearly 2,000 wholesalers for its prime competitor, American-Standard and Crane showed nearly double the drop from '57 net and sales in '58 that American-Standard did. Crane slid from record high of \$394 million in '56 to \$378 million in '57, \$336 million in '58.

Dissatisfied with this, 6% Stockholder Evans corralled help of enough others to command 25% voting power, then demanded and got four seats on the board, which was enlarged from seven to 11 for the purpose. With him came **Alfons Landa**, president of Penn-Texas Corp; **Robert Crane**, great-grand-

continued on p 72



# THE WORLD'S LARGEST

## Laminated Plastic Panels for Countertops

# by CONSOWELD!



**Consoweld's new JUMBO panels  
save time, money and materials  
for builders and remodelers!**

*Look, no seams!* It's another big Consoweld difference that now gives countertops the "custom-look." It is a new kind of glamour feature that has exciting appeal to home buyers.

Only Consoweld makes top-quality laminated plastic panels in this super size. You use only one or two panels. It saves installation time and effort—and materials.

Nothing protects or beautifies countertops and other decorative surfaces better than Consoweld. It is a hard, solid laminated plastic that resists heat, wear, scratches and scuffing—never needs painting, easily wipes sparkling clean with a damp cloth.

It's amazing how the durability and distinctive beauty of Consoweld can help you sell your houses easier and faster, and "clinch" remodeling jobs for you. For full details about Consoweld's patterns, sizes, colors—and name of your nearest distributor, mail the coupon now.

**CONSOWELD CORPORATION, Wisconsin Rapids, Wisconsin**

Please send me details on Consoweld laminated plastic countertops and name of nearest distributor.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Please check type of business

Architect ☐

Builder ☐

Dealer ☐

Other \_\_\_\_\_

HR-69





# HERE'S MORE PROOF... SPECIFY CHASE® COPPER PLUMBING AND SAVE ON THE HOUSES YOU BUILD

## COPPER COSTS LESS!

Based on current prices, here's what the plumbing for a typical 7 room, 1½ bath ranch type house costs (material and labor)—figured with copper tube vs. ordinary rustable pipe:

Galvanized Water Lines cost.....	\$147.91
Cast Iron Drainage Lines cost.....	495.78
<b>Total Cost With Rustable Pipe.....</b>	<b>\$643.69</b>
Copper Water Tube Lines cost.....	\$133.13
Copper Drainage Lines cost.....	427.06
<b>Total Cost With Quality Copper.....</b>	<b>\$560.19</b>

**COPPER SAVES THIS BUILDER.....\$83.50**

## COPPER SAVES TIME!

Total installation time with rustable pipe... 59 hrs.  
Total installation time using copper..... 40 hrs.

### WITH COPPER

- ... fewer time-consuming joints to be made
- ... cutting is easier when needed, using ordinary hacksaw
- ... no thread cutting required
- ... no pipe-wrench labor... just simple trouble-free solder joints
- ... one man easily handles up to 20' lengths of copper tube drainage lines
- ... fittings and tube go together with leak-proof, pressure tight solder joints

**YOU SAVE TIME ALL THE WAY!**

Get all the facts Now about how Chase copper tube plumbing saves time—saves money—gives you better quality in every home you build. And get your FREE copy of the Chase book for builders *plus* a sample of the *Now's the Time to Buy a House* book that works for you! Just write your name and address on the margin of this page, and mail it to Chase Brass & Copper Co., Dept. HH-6, Waterbury 20, Connecticut.

# Chase

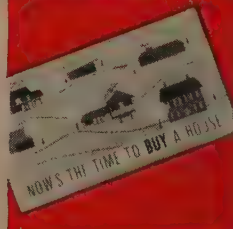
**BRASS & COPPER CO.**  
WATERBURY 20, CONN.

Subsidiary of **Kennecott Copper Corporation**

**LOOK WHAT CHASE HAS TO HELP YOU BUILD...AND SELL!**



**FREE!** Illustrated 24-page book that gives you details about the savings you can make with Chase copper plumbing.



**THIS BOOK**—imprinted—gives your prospects reasons why now is the time to buy a house. It's a welcome sales tool you'll want to use.



**DISPLAYS** for your model home to help you feature the quality you build into the homes you sell. Ask for details.

THE NATION'S HEADQUARTERS FOR ALUMINUM • BRASS • BRONZE • COPPER • STAINLESS STEEL

Atlanta Baltimore Boston Charlotte Chicago Cincinnati Cleveland Dallas Denver Detroit Grand Rapids Houston Indianapolis Kansas City, Mo. Los Angeles Milwaukee Minneapolis Newark New Orleans New York (Maspeth, L. I.) Philadelphia Pittsburgh Providence Rochester St. Louis San Francisco Seattle Waterbury



## LABOR:

## Power of state courts curtailed

son of the founder; **Edward Locke Jr.**, president of Union Tank Car Co.

Developments so far: **Neele Stearns** resigned as president and a director (he will remain as a consultant); **L. H. T. Clegge**, head of Crane's Canadian subsidiary, was appointed acting president; executive personnel was cut sharply—50% in some departments.

Evans, who says he will take an "active part" in Crane policy-making and financing, has had plenty of practice. He built the H. K. Porter Co. in which he holds major interest, from a \$3.7-million locomotive parts firm in 1949 to a \$45 million diversified industrial products firm last year by buying up ten limping smaller firms, administering brisk therapy. Porter's net for '58 was almost equal to its '49 assets.

## Savings bankers pick mortgage expert deLaittre as president

**John deLaittre**, 51, Harvard lawyer and mortgage expert, is the new president of the Natl Assn of Mutual Savings banks.

deLaittre (pronounced d'late), president of the Farmers & Mechanics Savings Bank of Minneapolis, succeeds **William A. Lyon**, president of Dry Dock Savings Bank in New York City.

deLaittre, one of the few mortgage men ever to head NAMSB, is a handsome, lean athletic sort, (golfing, swimming & sailing) who combines liberal personal tastes with conservative business policies.

His own home, built 20 years ago on the shores of Lake Minnetonka 10 mi outside Minneapolis, is a striking contemporary—one his friends considered radical when built.

But unlike many another savings banker deLaittre admits to "an old fashioned policy" when it comes to lending. As mortgage vice president from 1945 through 1957 deLaittre made no loan of more than 90% loan-to-value ratio—including FHAs and VAs.

This policy has forced the bank to invest in out-of-state loans where it likewise insists on at least a 10% down payment. (It now holds loans in 25 states.) The F&M bank, with assets of \$330 million, has about \$210 million in mortgages, \$125 million of it in FHAs and VAs. (Current prices with at least 10% down payment: 97 on FHAs, 93 on VAs.) Says deLaittre: "We feel we are making mortgages, not just buying the government guarantee."

deLaittre was born in Minneapolis, graduated from Harvard College and Harvard law school—practiced law until 1940 when he joined the F&M Bank—then as now, the only savings bank in Minnesota.

NAMSB elected **Edward P. Clark** of Arlington, Mass as its vice president.

Noting the increased importance of HHFA's international housing service in providing know-how on American housing successes to foreign countries, HHFA Administrator **Norman P. Mason** announced a promotion for both the program and the man who heads it. Now, the service will be known as the Office of International Housing. **Dan R. Hamady**, who has headed it since 1955, becomes an assistant HHFA Administrator at no raise in pay.

*High federal court decisions in two recent appeals have great significance for builders:*

The US Supreme Court has ruled that state courts cannot punish unions and compel them to pay damages for nonviolent union activities that can be stopped only by the federal government (i.e., the Natl Labor Relations Board). The effect is to increase the troublesome no-man's-land of labor relations—the gray zone where the US refuses to act, but forbids states to do so.

The 5-4 split decision involved a row between Valley Lumber Co of San Diego, the San Diego Building Trades Council, the Millmen's union and the Teamsters. The unions demanded a union-shop contract, didn't get it, so picketed.

Valley Lumber asked NLRB to hold a representation election. But NLRB refused to take jurisdiction on the ground such requests must come from the union. The lumber company went to the state court, won an injunction and \$1,000 damages.

California's Supreme Court upheld the verdict. But the US Supreme Court held that the state did not have the right to regulate conduct clearly within aim of federal regulation.

• • •

A \$75,000 judgment against the Seattle Carpenters union for violating the Taft-Hartley Act's ban on secondary boycotts has been upheld by the US Circuit Court of Appeals at San Francisco.\*

The court ruled that the carpenters must pay damages for business injury suffered as a result of the legal as well as the illegal phase of the union's actions.

Seattle carpenters started picketing the job site of Cisco Construction Co, prime contractor on two Army projects, in 1954 because he had an open shop and was not paying union fringe benefits although he was paying the union pay scale. Such picketing was legal. But they also applied secondary pressure to subcontractors to stop doing business with Cisco. This is illegal.

As a result, Cisco had to hire non-union

\*Carpenters Union, Local 131 et al. vs Cisco Construction Co; USCA 9, No. 15,593, April 13, 1959.

## CANADA:

## B.C. unions lose damage suit immunity

British Columbia, where building trades strikes cost nearly half a million manhours last year, has cracked down on unions by wiping out their immunity from damage suits.

The tradition of exempting unions from such litigation went back 50 years. Now, B.C. unions can be sued for any breach of the province's labor relations law, which, since 1947, has set forth a conciliation, supervised strike-vote procedure stretching over 90 days before any union can strike legally.

The new law also limits picketing to an employer's place of business. It apparently rules out secondary boycotts by permitting strikers to use persuasion against doing business with an employer only at his place of business. This proviso also precludes union-published "don't patronize" lists.

Labor is taking the new legislation with cries of outrage. Trumpets President William

men—many of them unskilled—and take on some subcontracting himself. His job was delayed and he had losses because of the poor performance of his makeshift crew.

Held the circuit court, affirming a district court decision: "... The totality of the effort may be considered and shows that when one of the real objects becomes to reach the contractor through an innocent third party ... then he who has suffered may recover."

## Building trades winning fat spring wage boosts

Union building trades are winning wage boosts as big as last year's—averaging 14½¢ an hour.

Smallest first quarter boost reported in 72 settlements tabulated by the Bureau of National Affairs was 7½¢. The largest was 30¢. Forty-three of the pacts run more than one year and call for deferred increases averaging 12½¢.

BNA points out that 40 other long-term contracts provide for wage boosts of from 5 to 25¢ this spring—with 10 or 15¢ the most common figure.

In Chicago homebuilders predict that the full round of spring wage boosts will add \$200 to \$500 to the price of new homes.

The most encouraging news for an industry which seems powerless to control its costs comes from E. St Louis, Ill. Two laborers locals there have agreed to a new contract with no boost in wages. The Southern Illinois Builders Assn had asked the wage freeze to help stimulate construction. Three other E. St Louis unions have indicated they will insist on higher pay.

Two of this spring's more significant contract settlements:

**Portland, Ore:** Plumbers have won a 45¢, two-year package from local plumbing contractors. It will raise hourly wages to \$4.18 by Sept 1, 1960. They also won 14¢ an hour for a vacation fund and 10¢ an hour for a health-and-welfare fund.

**Western Pennsylvania:** Carpenters have won a hourly wage boost of from 22 to 28¢, depending upon the area, in a one-year contract. New wage: \$2.99 to \$3.75, depending upon area, including 15¢ in fringes.

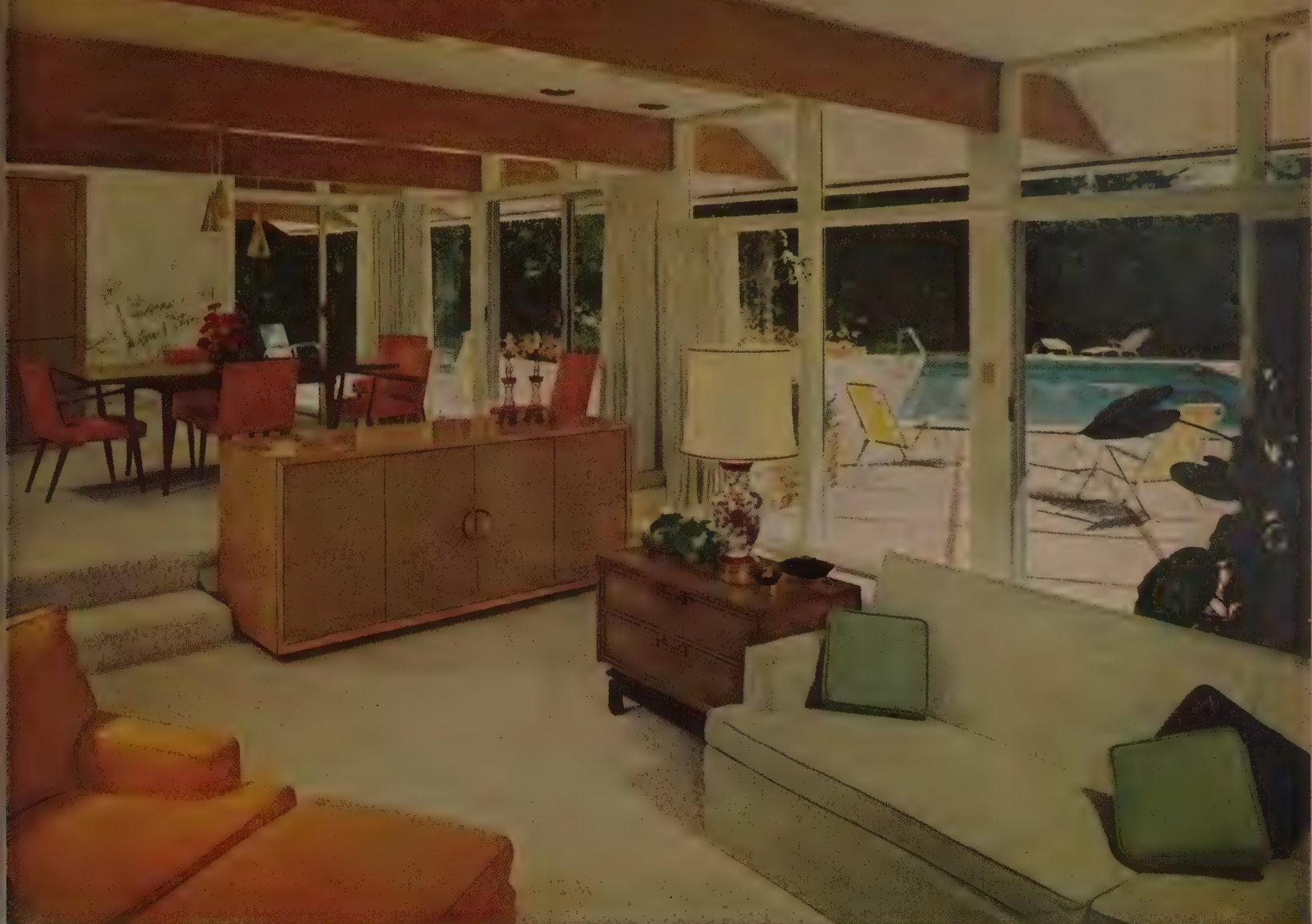


deLAITTRE

Fabian Bachrach



*the quality . . . the design . . . sells itself*



*Now... increase your custom home sales with*  
**FAMED SCHOLZ DESIGNS**  
**ANYWHERE IN THE NATION**

You will make more sales easier . . . your prospect will make a buying decision quicker—because you can offer a wide range of the world's most outstanding plans . . . a choice of designs which will exactly suit a prospective buyer's particular requirements—all engineered to meet your local market preferences—that you can start building immediately . . . Designs and quality that will permit you to take higher profits on every job. Write or wire today for full details. There is now a Scholz plant near you.

**EAST**  
*Long Island*  
*Durham*

**CENTRAL**  
*Toledo*  
*Kansas City*

**SOUTH**  
*St. Petersburg*  
*Houston*

**WEST**  
*Long Beach*  
*Greeley (Colo.)*

SCHOLZ HOMES, INC., 2001 N. Westwood, Toledo, O.  
Please have your field representative call. HH6

Builder's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Phone \_\_\_\_\_

We normally build \_\_\_\_\_ houses per yr. in the \$ \_\_\_\_\_ to \$ \_\_\_\_\_ range.

**SCHOLZ HOMES, INC.**  
TOLEDO, OHIO



*Exclusive from the Oregon Mills of*

**HINES ALLWOOD SHAOBORD**  
Latest sculptured effect for modern wall treatments

**HINES ALLWOOD PLAIN HEATHERBORD**  
Beautiful unpainted, has glossy natural finish

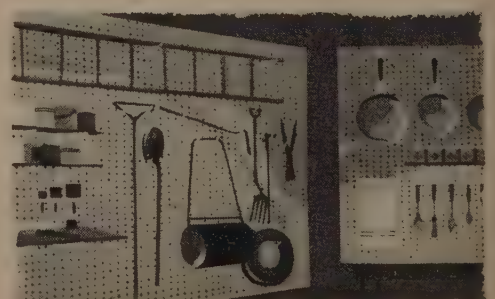
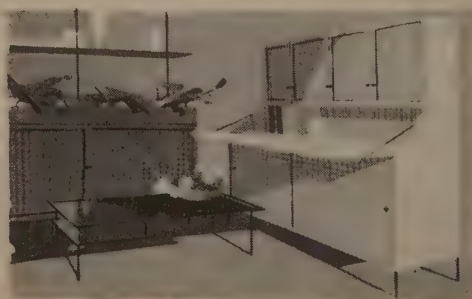
**HINES ALLWOOD STRIBORD**  
One of the world's richest-looking wood surfaces

# ***New* ALLWOOD HARDBOARD**

**...and they cost barely more than ordinary hardboard!**

Hines Allwood Hardboard decorative panellings offer builders new possibilities for adding customer appeal to building and remodeling projects at low cost. Choice of 10 decorator surfaces in a selection of sizes and thicknesses, standard or tempered. Hines Allwood Hardboard takes paint beautifully without sanding or filling.

Easy to work. Can't split, splinter or crack. Gives handsome effects not possible with any other material and costs less than many good wallpapers. Use it for panelling, built-ins, gable ends, storage walls. Send for free samples and see for yourself how handily these attractive materials can fit into your plans.





# HINES

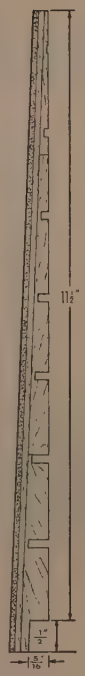


**HINES ALLWOOD HEATHER PLANKBORD** For that expensive custom-panell'd appearance  
**HINES ALLWOOD SHOBORD** Handiest hardboard of all, now a classic decorator item  
**HINES ALLWOOD WEAVBORD** Fascinating embossing gives extra-fancy finish

## DECORATIVE PANELLINGS!



Now—an engineered siding that's dimensionally stable  
**HINES ALLWOOD ALLWEATHER SIDING**  
 Another Hines exclusive—tempered hardboard siding that's tightly laminated to a tough veneer cross-ply and a lumber core to combine the advantages of hardboard, plywood and solid wood. Minimizes expansion and contraction. Cuts both material and labor costs as much as 20%. Rabbeted lower edge makes it self-aligning. One man can put it up easily without wedges or furring strips. Standard 8' length cuts waste, 12" width gives greater coverage and attractive modern appearance. Takes less paint, holds it better. Resists abrasion and hammer dents. Won't split, sliver, check or buckle. Sealed against insects and decay. Sold nationally in protective package.



Just call or write the man from

### HINES

**Edward Hines Lumber Co.**

Sawmill at: Hines, Westfir, Dee & Bates, Oregon.  
 Other plants: plywood, Westfir; hardboard, Dee; millwork, Baker & Hines, Oregon. Engineering & Development Division: Hood River, Oregon.



Send for actual samples today

**Edward Hines Lumber Co., Special Products Dept.**  
 200 S. Michigan Ave., Chicago 4, Ill.

Please send me complete information and samples of:

Name \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_

☐ Hines Allwood Allweather Siding  
☐ Hines Allwood Hardboard decorative panellings  
☐ Both new products

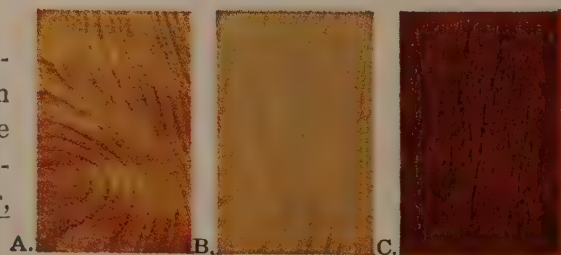


# Now—YOUNGSTOWN NEW WOOD



Fruitwood, Honeywood, Autumn Birch,  
Sandalwood on today's finest cabinets

Autumn Birch (shown above) is just one of 4 beautiful new kitchen fashions presented by Youngstown Kitchens, masters of kitchen cabinetry. Here are handsome wood fronts on basic steel cabinets, including mar-proof laminates that resist heat, water, scratches, steam and stains.



Look! 3 beautifully grained wood styles in addition to Autumn Birch:  
A. Honeywood,  
B. Sandalwood,  
C. Fruitwood.



# KITCHENS presents FASHIONS

Now you can show glamorous Youngstown Kitchens Fruitwood in your model home and offer 3 alternate wood styles and 1 steel style at no additional cost! New **SNAP-ON DOORS...**  
**1 BASIC STEEL FRAME**  
...take the risk out of home sales by offering home buyers a wide choice of kitchen styles.



## QUICK, EASY INSTALLATION...CABINETS HANG ON WALL...DOORS SNAP ON!

- Don't risk home sales on just 1 kitchen style! Finalize more sales with wide choice of wood or steel fronts.
- Finish your home starts with basic steel cabinets in kitchens... just snap on choice of door and front style as home is sold.
- Show Fruitwood in your model...offer choice of Honeywood, Autumn Birch or Sandalwood wood fronts; Monterey Beige steel front...at no extra charge to home-buyer!
- Immediate delivery from over 80 convenient distribution points.



## AMERICAN-Standard

YOUNGSTOWN KITCHENS DIVISION

American-Standard, Youngstown Kitchens Div.  
Dept. HH69, Warren, Ohio.  
Please rush me complete information on your new wood style kitchens.

Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_



# COMFORT-CONDITIONED TEST HOMES BACK



**PHOENIX, ARIZONA:** "Our home costs less to heat and cool than any of our neighbors'!"

Say Mr. and Mrs. W. A. Warriner. They paid just \$11.82 per month for heating-cooling this Comfort-Conditioned Home. A comparable house, insulated only to FHA minimum standards would have cost \$18.62 per month. They save \$6.80 per month year after year.



**SACRAMENTO, CALIFORNIA:** "Heating and air conditioning now cost us 50% less than just heating our old home." Say Mr. and Mrs. A. L. Miller. It cost just \$4.69 per month for heating and cooling the Miller's Comfort-Conditioned Home. A comparable house, insulated only to FHA minimum standards, would have cost \$9.49 per month. A savings of \$4.80 per month by fully insulating with Owens-Corning Fiberglas Insulation.



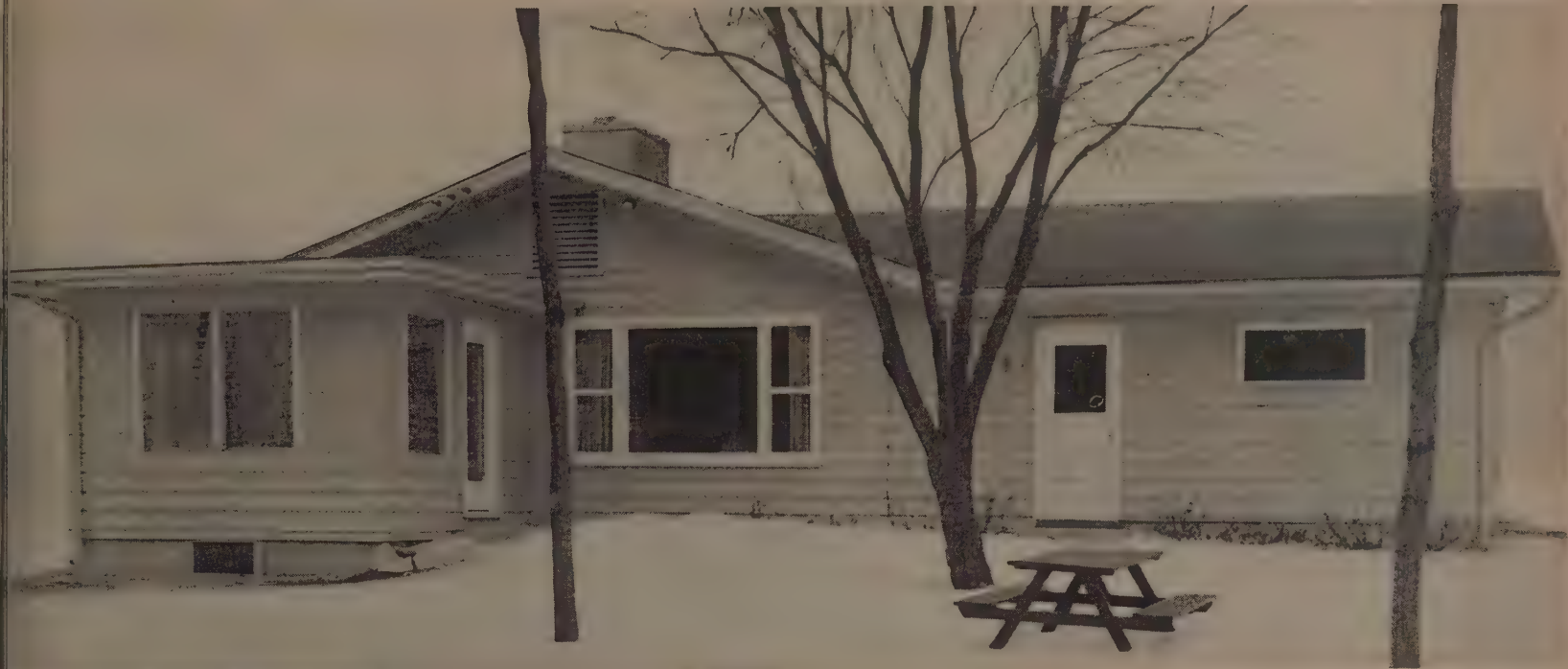
Now you can promise homebuyers proved savings!  
Test homes verify the actual operating economies  
of full Fiberglas\* Insulation in the Comfort-Conditioned Home

Here's proof *you* can use to make full Fiberglas Insulation a *sales feature that really works*. Now you can sell low-cost, year-round comfort, backed by *proved records* of heating and cooling economy. Now you can convince customers of full insulation's real value, with test home results like these.

Here is the story that *sells!* Since 1955, utilities serving 150 Owens-Corning Fiberglas test homes coast-to-coast have kept records of heating-cooling costs. At the right are averaged results to date—computed for a 1200 sq. ft. home.



# YOUR SALES STORY WITH PROVED ECONOMIES!



**NAPERVILLE, ILLINOIS:** "Our old home cost more to heat than this one does to heat and air condition!" Say Mr. and Mrs. R. H. Henert. They paid only \$13.43 per month to heat and cool their new Comfort-Conditioned Home. A comparable house, insulated only to FHA minimum standards, would have cost \$18.51 per month. That means a savings of \$5.08 each month for the Henerts.



**KNOXVILLE, TENNESSEE:** "Our new home is half again as big as our old home, but heating and cooling cost just the same as we used to pay for heating alone!" Say Mr. and Mrs. R. Spitze. They paid just \$9.91 per month to heat and cool their Comfort-Conditioned Home. A comparable home, insulated only to FHA minimum standards, would have cost \$13.94 per month. Full Fiberglas Insulation saves \$4.03 per month.

Zone	Heating	Cooling	Total	Average Monthly
North	\$124.20	\$27.80	\$152.00	\$12.66
Central	98.90	34.50	133.40	11.12
South	45.00	65.80	110.80	9.23
Average	98.40	40.60	139.00	11.58



Proof like this tells why *you* should build and sell Comfort-Conditioned Homes. Get complete information on the program and its merchandising support by writing: Owens-Corning Fiberglas Corporation, National Bank Bldg., Toledo 1, Ohio—or calling your nearest Owens-Corning Fiberglas office.



\* T-M (Reg. U.S. Pat. Off.) O-C.F. Corp.



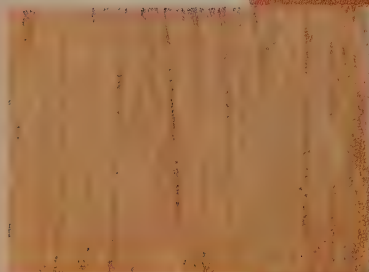
# TEXTURES and TONES



walnut

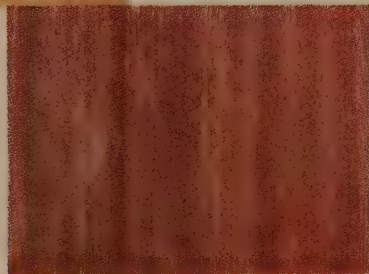


cherry

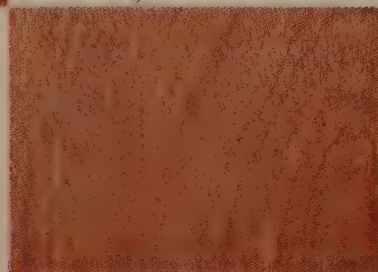
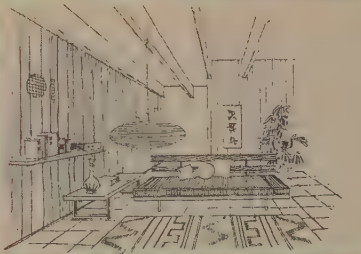


birch

northern rotary red oak



Philippine Luaun mahogany — ribbon grain



Philippine Luaun mahogany — classic tone

Incomparably beautiful...the warmth and welcome of genuine wood, nature's masterpiece of design and color harmony. To save 75% in finishing costs, and keep their beauty through years of family living, panels are finished with Super Satin Surface...a factory finish with the appearance of hand-rubbed brilliance. For a natural finish, all that is required is a coat of wax. If stains, varnish or lacquer is desired, one coat is sufficient. Wonderful decorative treatments with wood cost less than you think. Write today for full details.



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"Super Satin Surface" and "Triple S" or "SSS" are registered trademarks of General Plywood Corp.—their use is licensed on products having a super-sealed or Super Microsealed Surface that satisfies the quality standards of the trademark owner.

Please send me:  
☐ Free sample of wood with SSS finish.  
☐ Full information about the 30 imported and domestic hardwood panelings available from Harold R. Jones, Inc.  
☐ Name of nearest dealer

Name \_\_\_\_\_  
 Firm \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_

## What homebuyers spend

How much homebuyers spend for equipment (H&H, Apr, News) represents the type of analysis which should be made locally by every Home Builders Association. Such an analysis must be local because the facts will vary widely from one area to another. For example statistics on air conditioners in Houston are tied directly to the climate of that area... could be of no practical value to the builder in Minneapolis.

ROBERT D. THOMPSON  
Luxor Carpet Co  
Akron.

## Modern management pays off

The Ed Bennett article (H&H, Apr) is top—so good I want to make sure my top personnel knows the workings of "modern management."

JOHN W. LANDER  
Keene, N.H.

## More on building codes

You are to be congratulated on bringing out the fact that code enforcement is perhaps the major weapon for fighting neighborhood decline. Lobbyists for urban renewal would be far less vocal if they really understood building, investment and construction practices. Informed officials know that strong code enforcement can prevent a continued waste of urban renewal monies.

LEON RIMOV  
Schmidts, Hardman & Wong, architects  
Berkeley, Calif.

I have studied a considerable amount of data on the building code situation... and have been amazed to discover how critical a situation exists in the home building field.

I intend to carry on... and do whatever I can in the interests of code reform.

KENNETH F. SPARROW, business editor  
Syracuse (N.Y.) Herald-Journal

## Hot-weather houses

Your latest article on the hot-weather house [H&H, Mar] more or less repeats what you have been saying about hot-weather houses since your first issue.

Many summer days and nights are very humid with no breeze and any house without air conditioning, regardless of overhangs, screening, and insulation, will be uncomfortable.

The most economical and the only way to keep comfortable is to build an air-conditioned house without an excessive amount of glass on the south and west walls. At the reasonable price for which air conditioning systems are now being installed, it would cost considerably less than the type house you advocate.

JOE C. BYARS, realtor  
Tampa.

## Opportunities

I want to express my appreciation for the outstanding publication you produce. I have been employed in the Savings & Loan business for a relatively short time, and regular attention to your magazine has given me the information and background to take advantage of opportunities in our expanding business.

WILLIAM T. WALLIS, exec vice president  
First Federal S&L Assn  
of Osceola County (Fla.)

continued on p 8



## Reflection of Quality in Garage Doors

No matter how you look at it, a RO-WAY Garage Door reflects the finest in quality.

In styling, for example, you can see at a glance how its clean, simple lines enhance the design of the homes you build.

In construction, its selected woods and husky hardware are put together with cabinet-maker skill for lasting service . . . muntins, rails and stiles precision squared for perfect fit; mortise and tenon joints both glued and steel pinned for extra strength; sections rabbeted to make weather-tight joints; surfaces smoothly sanded for finest finish.

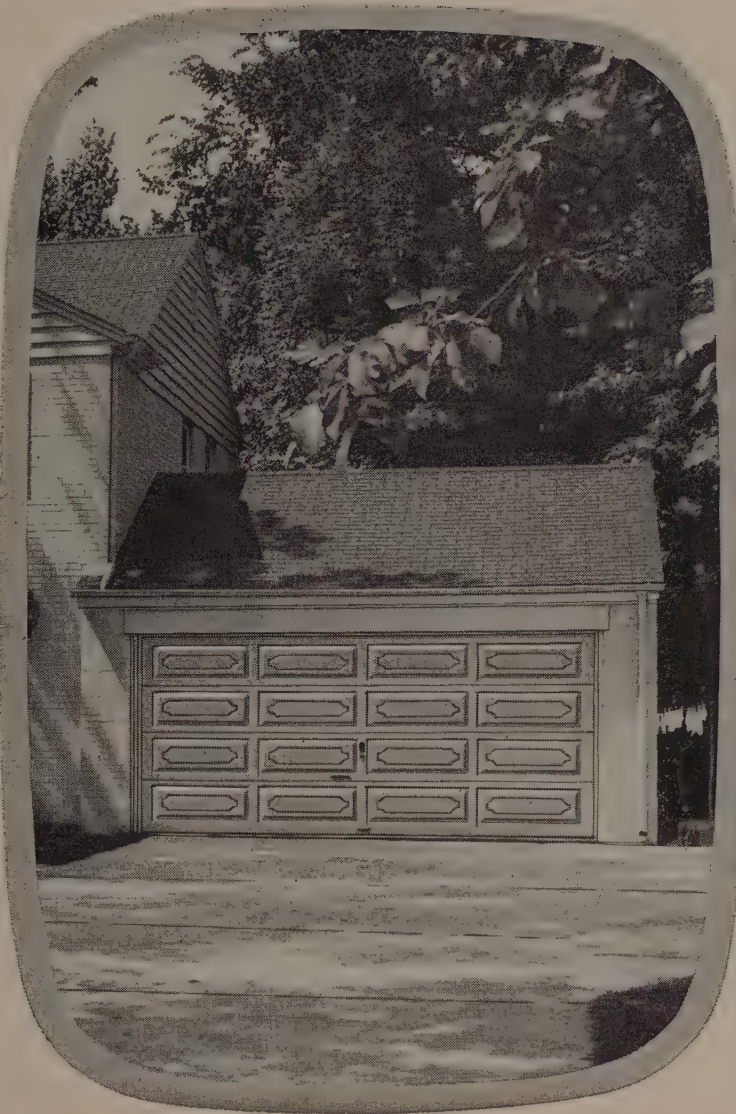
In operation, too, every RO-WAY door is unsurpassed. With specially designed Taper-Tite track, ball bearing rollers, and springs tension-balanced to the weight of the door, smooth, quiet performance is assured for years.

Yet, with all this quality RO-WAY garage doors are competitively priced. So why settle for less? Call your RO-WAY distributor for full details—he's listed in the Yellow Pages.

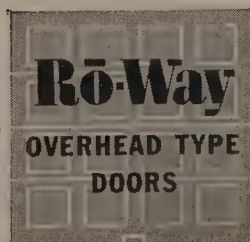
*For added convenience, install the famous  
RO-WAY Model 80 Electric Operator with  
push-button or remote radio control*

**ROWE MANUFACTURING CO.**

1108 Holton Street • Galesburg, Illinois



*there's a Ro-Way*



*for every Doorway!*

RESIDENTIAL • COMMERCIAL • INDUSTRIAL





*Illustrated above is B. F. Goodrich "Suprex" in Princess White, Crown Turquoise and Peacock Green.*

## New solid Vinyl Tile helps make the sale easier!

**A HOME BUYER** may not be able to fully appreciate the fine points of construction in your homes. But, they do get the idea your homes are "built with the best" when you tell them the floors are covered with B. F. Goodrich "Suprex" Koroseal. New "Suprex" Koroseal is vinyl clear through . . . the last word in fashionable flooring. **TOUGHEST OF THE TOUGH, TOO!** It will outlast the building it beautifies. No lami-

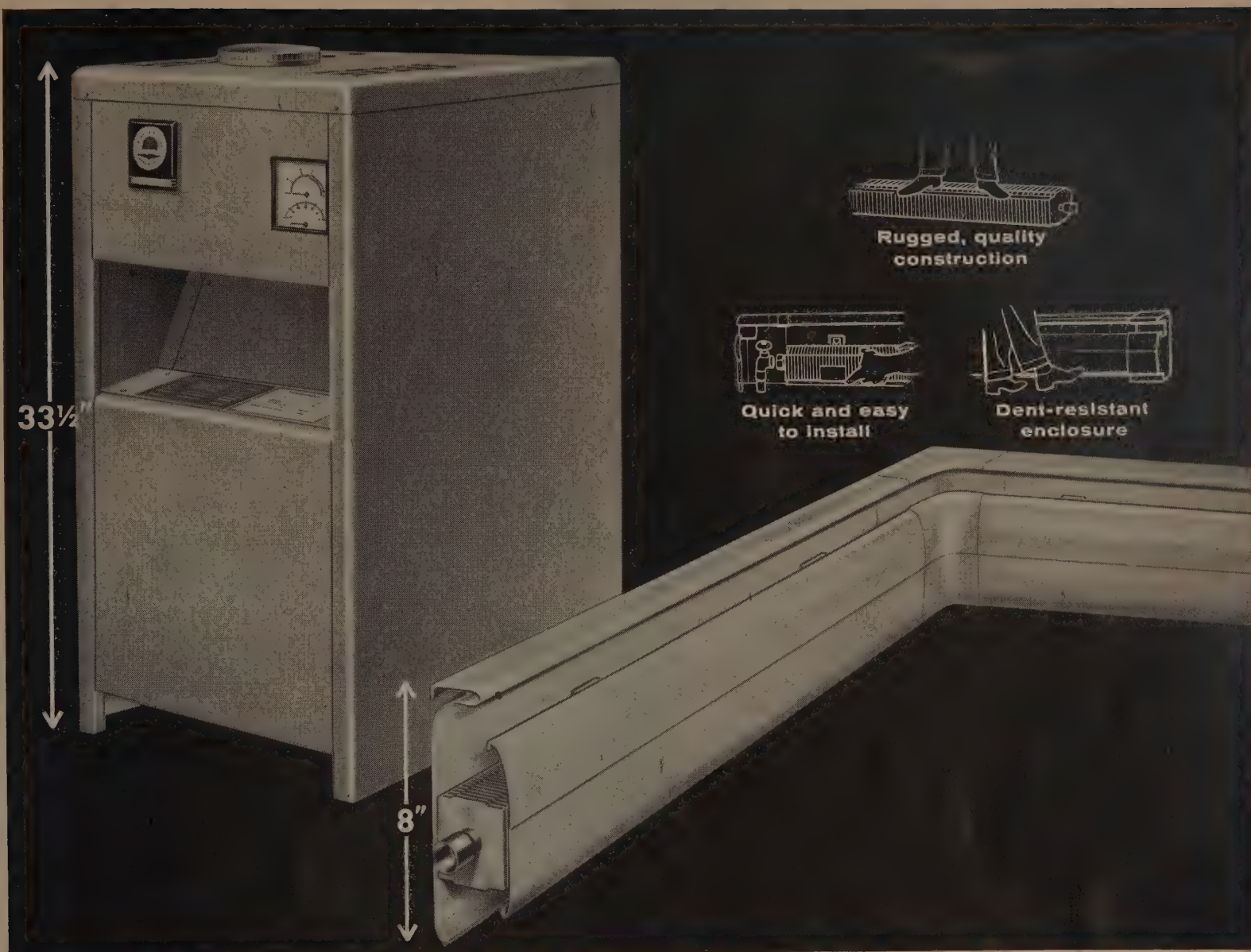
nates to peel or crack. Detergents, oils, greases, household chemicals and other common spillages can't harm it. Simple maintenance leaves its permanent luster sparkling clean. Use on or above grade. 9" x 9" tiles,  $\frac{1}{8}$ " and 80 gage, in 26 colors; 13 terrazzo patterns, 13 marbled colors. For details, write: The B. F. Goodrich Company, Flooring Products, Watertown 72, Mass., Dept. HH-6.

**"SUPREX"**  
A SOLID  
*Koroseal*  
VINYL FLOOR TILE

**B.F. Goodrich** *Flooring Products*







# ADD EXTRA SELL

to your houses economically—with hydronics\*

Buyers quickly recognize American-Standard hydronic heating as top quality. Here's why it adds *extra* appeal to your house.

**Compact Heatrim** baseboard panels allow the decorating freedom of full-length draperies and any furniture arrangement. Heating is uniform, draft-free throughout the house, even in rooms with window walls. Heatrim comes in four lengths, which means minimum cutting. Installation time and space are saved by extending the copper tubing through walls.

The new **G-2 gas boiler** is so compact and attractive it can be installed anywhere—even where space is limited

and on combustible floors. When you install a G-2 with built-in water heater, you save the cost of a separate water heater. Boilers ordered "packaged" arrive with all accessories and controls factory-mounted and wired for fast installation.

Give buyers the draft-free, economical comfort of hot water heat at little, or no, extra cost. They know it, recognize it, want it.

For more details, see your heating contractor or write AMERICAN-STANDARD, PLUMBING AND HEATING DIVISION, 40 W. 40th Street, New York 18, N. Y.

*\*The science of heating and cooling with water*

AMERICAN-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation



## AMERICAN-Standard

PLUMBING AND HEATING DIVISION



# TARGET:

## 100 HOMES IN 1959!



*Sales soaring for another Pease Homes builder!*

*For full information, write or phone William Stricker, General Sales Manager, and arrange for a Sales Representative to call.*

## PEASE HOMES *and Building Materials*

933 FOREST AVENUE

HAMILTON, OHIO

Ray and Bob Combs built their first Pease Home in 1950. Since that time, they have built Pease Homes exclusively. Today, Homes by Combs, Inc., is known as one of the leading firms in Southern, Ohio, with 100 homes planned for the coming year.

"Our first package," declares Ray Combs, "convinced us that Pease offers a better home, yet easier and more economical to build and sell."

"Fast, efficient building permits us to offer Pease Homes at attractive, yet profitable prices," adds Bob Combs. "We have built over 300 Pease Homes to date, 200 of them in the past four years. This year, by taking full advantage of the increased services of the Pease program, we have set our sights for 100."

You, too, can set your sights higher with Pease Homes. A complete program is available for quick conversion of F.H.A. approved land to liquid profits . . . *F.H.A. Processing and Financing Service . . . Model Home Financing . . . Customized Architectural Service . . . Personalized Model Home Merchandising and Promotion.*



**THE**

# Quality Touch

**SOLD THIS HOME**



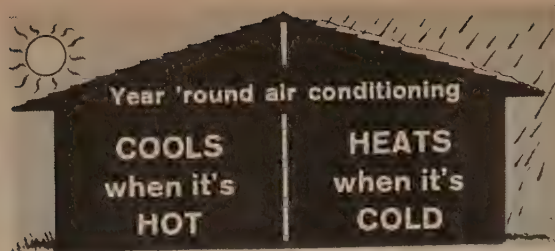
Quality building is evident before you even enter a home that has been locked with beautiful Schlage Locks. A Schlage Lock on the entranceway—the first thing you touch—says, “This is the work of a quality builder.”

Schlage, pioneer of the much-imitated cylindrical lock, is the standard of the industry. To a customer, to a builder, to an appraiser there is no finer name on a latch plate than Schlage. Schlage Lock Company... San Francisco... New York... Vancouver, B. C.

**SCHLAGE**

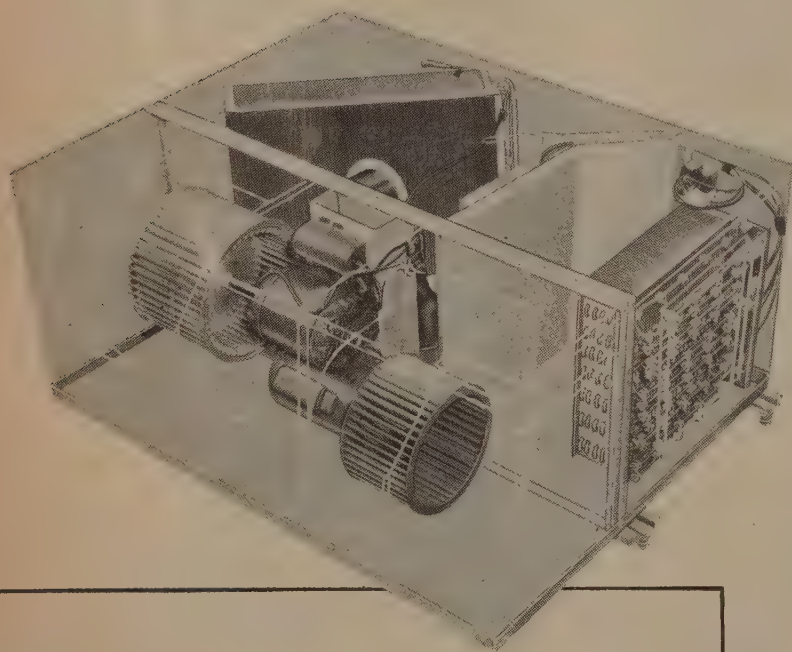
**AMERICA'S MOST DISTINGUISHED  
LOCK BRAND**





# Adaptomatic Heat Pump adds in quantity for \$1,000-\$2,000 more

**3 HP Adaptomatic Heat Pump** incorporates pressurized condenser air system that permits installation in any interior location in existing house plans. Measures only 44½" x 37½" x 21¾". Completely pre-wired for Heat-Selective supplement.



## **COLD CLIMATE—WARM CLIMATE— ADAPTOMATICS ARE BEING INSTALLED EVERYWHERE!**

The Fedders Adaptomatic is equal to any climate challenge — and recent installations in model home developments prove it! New home buyers are now enjoying year 'round heating and cooling with the Adaptomatic in Chicago, Nashville, Atlanta, Las Vegas, Jacksonville and Lima, Ohio!

**N**OTHING says quality in a home better . . . or sells homes faster . . . than year 'round air conditioning, heating and cooling, with a Fedders Adaptomatic Heat Pump Air Conditioner. Right now, this dramatic quality sales feature is sparking home sales in Chicago, Atlanta, Miami, Lima, Ohio — everywhere in the nation.

A Fedders 3 HP Adaptomatic is priced far below any combination of separate cooling and heating equipment available. In fact, it costs you little more than you're spending for heating alone. But it adds \$1000 to \$2000 to the market value of your homes . . . *mostly extra builder profits!*

Home buyers are happy to pay the extra price, because they find the year 'round comfort services of the Adaptomatic irresistible — air conditioning in summer and the world's cleanest, most modern automatic heating in winter.

**Easy, Economical To Install.** There's no need to alter blueprints or to make structural changes. The compact, all-in-one Adaptomatic Heat Pump is smaller and lighter, installs faster than flame-fuel heating plants, fits anywhere. It's factory assembled and tested, completely pre-wired when delivered to your building site. All accessories and controls are included.

**New Heat-Selective Models, New Flexibility** — The Adaptomatic is now offered with a Heat-Selective supplement for extremely cold weather. You choose the exact heating capacity needed, depending on climate, house size and heat loss. Thus you are assured of lowest demand rates

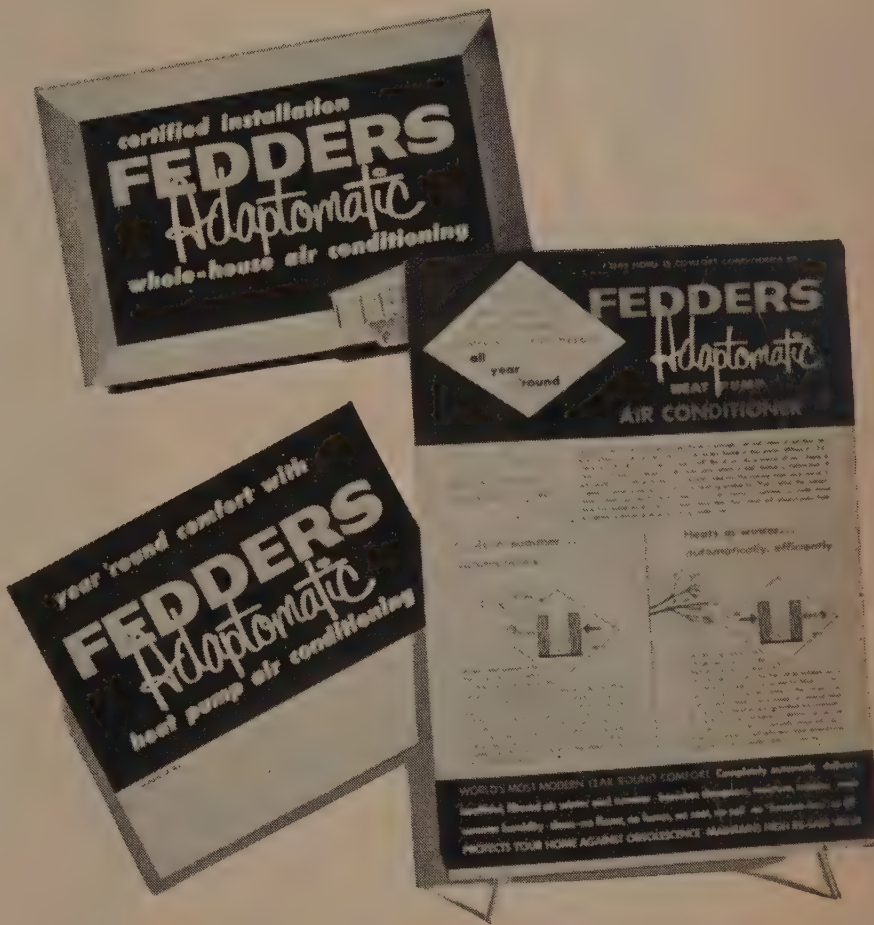


quality to homes, helps sell them  
 per house . . . *most of it extra profit*

from your local utility and keep electrical subcontracting costs to a minimum.

**New Merchandising Help.** Model home displays, advertising mats, consumer literature and other promotional materials are ready to help you capitalize on the Adaptomatic. In addition, local electric power companies and cooperatives all over the U.S., which have tested and recommended the Fedders Adaptomatic Heat Pump, stand ready to help you promote and merchandise as part of their "Live Better Electrically" Gold Medallion Home Program.

**Special Plan For Development Builders.** This unusual program lets you test the sales power of the Adaptomatic Heat Pump in model homes at extremely low cost. Call your wholesale distributor or mail the coupon direct to Fedders today.



**TO HELP YOU SELL** — merchandising materials like these model home display units and site signs are available to you. Also ad mats, consumer literature, point-of-sale materials.

# FEDDERS

## Adaptomatic

### HEAT PUMP AIR CONDITIONER

Fedders Corporation — Dept. HH-69  
 Maspeth 78, New York  
 Gentlemen: Please send me, without obligation, complete information on your Adaptomatic Heat Pump model home plan.  
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# Give your Homes beautiful contemporary Wood Finishes in just

# 2 steps



## COLOR TONES

**1** Prepare the surface.

**2** Apply REZ COLOR-TONES for tone on all exterior surfaces. REZITE for clear finish coat on siding.

REZ Color-Toned sealers are the easiest, most economical, most richly beautiful finishes for siding, garages, carports, fences, garden furniture, etc. Just two coats seal and color, and the wood is protected against weather, sunlight, changing humidity, rain, sleet, snow! REZ Color-Toned sealed wood retains its natural grain pattern... and your siding color can be maintained with long satisfaction merely by applying a single refresher coat. REZ will not peel, chip, crack or blister.

REZ COLOR-TONES can also give your interior wood literally dozens of soft, distinctive tones. The natural color of the wood itself will "shade" whatever color you apply. 13 basic colors to choose from, all of which can be "intermixed" for intermediate tones.

See your REZ "Sweet's Catalog" INSERT

For name of your nearest dealer, consult the YELLOW PAGES of your telephone directory or contact the leading paint distributor in your town.



**SEND TODAY FOR THIS FREE 26 PAGE BOOKLET!**

Here you'll find comprehensive information about the many uses of REZ Wood-Tone finishes. Also includes 13 color swatches of REZ Color-Tones.

**REZ WOOD-TONES, INC.**  
Dept. 20, P. O. Box 142, Springdale, Pennsylvania

## COVERAGE

One gallon covers a range of 300 to 500 sq. ft. of siding, clapboard and smooth surfaces. On shingles or other rough surfaces, one gallon will cover from 200 to 250 sq. ft.

## EXTERIOR APPLICATION

Apply two coats of any Color-Toned Rez to all unpainted exterior wood including siding, shingles, or shakes. The first coat within 24 hours, or as soon after erection as possible. Allow 24 hours' drying time between coats. Surface should be clean and dry and nails should be recessed and color puttyed to match color of wood before brushing on Color-Toned Rez.



## Letters

start on p 72H

### Housing in Hawaii

In May (p 86), HOUSE & HOME reported on the problems housing faces in the soon-to-be 50th state, Hawaii. The report was partly based on letters from H&H subscribers in Hawaii—letters so interesting that some are excerpted here:

I think statehood will help the contracting business here by bringing us in closer contact with new and better building materials at competitive prices. I also think statehood will bring land reform, making land available to the small builder. Now most of the land is developed by large developers and sold as a package deal.

My two main problems are land and labor.

CARL G. SCHULER  
Kailua, Hawaii.

The future of single-family dwellings is not so bright. Extremely high land values and the fact that a few major interests control most of the available sites, and are only interested in releasing these sites on a leasehold land basis to large tract developers, pretty well confines custom house design to above-average incomes.

JOHN H. MCAULIFFE JR, architect  
Honolulu.

In recent months practically all S&L financing has been on a conventional basis with interest rates at 6% to 6½% and service fees from 1% to 2½%.

J. RALPH BROWN, vice president  
State S&L Assn  
Honolulu.

Our main problem has been the scarcity of raw land for development into house lots, and securing construction or interim financing, but, the loan picture has changed considerably for the better.

PHILIP W. WON, realtor & appraiser  
Honolulu.

Since Hawaii has become the 50th state, we have started on a 40-million-dollar development which will include 2,000 homes priced from \$16,000 to \$25,000, a huge shopping center, and 40 acres of hotel and apartments; all of this will surround a 74-acre lake and an 18-hole golf course and a two-mile channel leading to the ocean.

JOE R. PAO, president  
Joe R. Pao Realty Co  
Honolulu.

Co-ops are the big rage now, because land costs are so unreasonably high that high-rise co-ops can be erected on high-price land and the buyer receives more for his money.

The chief problem, from the building point of view, is lack of keen competition among building material houses, so we have difficulty obtaining the latest materials unless our contractors pay a substantial premium.

I think that becoming a state will do two things: 1) Encourage mainland contractors to come in and give the local boys a run for their money, 2) Mortgage money would be easier to get because lending agencies will not have to set up special departments to service Hawaii mortgages.

H.O. WALLACE, secretary-treasurer  
Wood, Weed & Kubala, architects  
Honolulu.

RZ-33



# Climate by Chrysler

**turns your hot prospects  
into cool customers**



"One of the most powerful sales clinchers any builder can offer is Chrysler year-round air conditioning. Climate by Chrysler combines high customer appeal with important advantages for the builder.

The entire job is handled locally by a Chrysler Airtemp Dealer. There are no on-site delivery delays; no installation headaches; no post-sale service problems. And as for the prices: You can't beat them!"



"A home with Chrysler year-round air conditioning is a salesman's dream because it offers the buyer so many exclusive features. Chrysler's Climate Minder Control Center is one: It automatically creates any

desired climate—summer or winter. Chrysler's three-way air purification package is another: The exclusive electrostatic filter package magnetizes dirt, dust and pollen out of the air; traps smoke, fumes and odors; even kills air-borne germs!"



"Chrysler Air Conditioning is the kind of luxury-home feature our family has always wanted. We've got it now . . . in a low-priced home. Chrysler equipment costs less to operate and maintain. And as soon as I saw the Chrysler year-round system I knew that it must be a quality home throughout"

You can sell today's quality-conscious prospects easier when you include Chrysler Air Conditioning and Heating in your homes. To get the complete quality story, contact your local Chrysler Airtemp Dealer. He's in the Yellow Pages.



## CHRYSLER AIRTEMP

Airtemp Division, Chrysler Corporation, Dept. L-69, Dayton 1, Ohio  
Canadian Distributor: Therm-O-Rite Products, Ltd., Toronto, Ontario



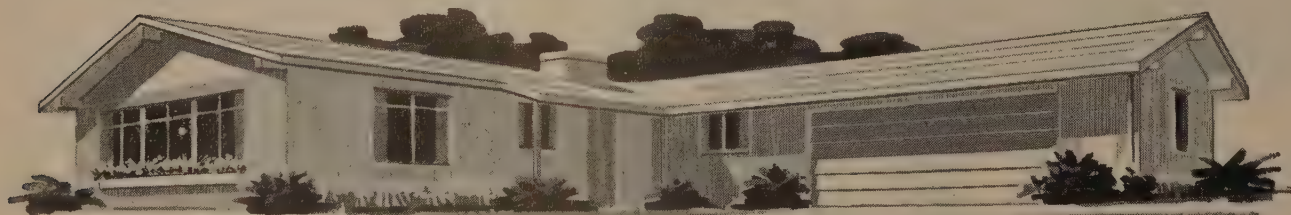




# 8 handsome sidings by Weldwood



**BOARD AND BATTEN** styling is achieved with Duraply Flat Panels. The tough, abrasion-resistant CreZon overlay on Duraply helps prevent moisture penetration, controls checking and swelling, and makes the panel practically split-proof. Duraply needs no sanding, no prime coat, and just two coats of a good quality paint should last for a minimum of five years before repainting is necessary.



**WELDTEX® STRIATED SIDING**, textured with deep, closely spaced grooves, provides eye-catching light and shadow effects that harmonize attractively with virtually any home style. The striations conceal nail heads, joints, checking, and grain raise. Many color combinations in paint and stains are possible, for Weldtex siding finishes beautifully.



**WELDWOOD DURAPLY TEXTURE V-8** is v-grooved with a deep, wide vertical groove 8" on center to simulate planking. Duraply Texture V-8 (and V-6 with 6" o.c. grooving) affords builders the chance to create a weather-tight, rigid, superior-strength "planked" exterior while utilizing the cost and labor-cutting benefits of big panel plywood construction. Builder: Boyd Georgi, La Crescenta, Calif.



**WELDWOOD DURATEX®** a CreZon-faced exterior plywood, has a striated section spaced 8" on center and provides a paintable siding with the vertical composition demanded in contemporary homes. Like all Weldwood Sidings, it meets FHA requirements as a combination sheathing-siding; can be applied directly to studs, giving tremendous savings in materials and labor.





**DURAPLY® LAP SIDING**, applied directly to studs, helps give a better house at less cost than standard methods using wood siding and sheathing. This genuine Exterior-Grade Weldwood fir plywood is overlaid with a smooth medium density sheet of cellulose fibers and phenolic resins called CreZon\*. Duraply Lap Siding is supplied with attached wedges or shims for fast, easy installation.

# give you variety at low cost . . .

Give your homes sales-winning variety without changing floor plans.  
Choose any combination of Weldwood Sidings—save on mixed carload lots.



**FOR STRIKING SIMPLICITY**, so popular in modern home design, Duraply Flat Panels are an ideal choice. Smooth, easily painted CreZon-faced modular panels are large, easy to handle, and add rigidity to the entire construction. Duraply's paint-saving economy can save hundreds of dollars per house.

## 8 Weldwood Sidings give maximum design flexibility and superior strength

Actual tests conducted by United States Forest Products Laboratory at Madison, Wisconsin, prove conclusively that plywood as thin as  $\frac{1}{4}$ ", when nailed directly to

studs, provides more than twice the relative rigidity and more than three times the relative strength of 1" x 8" lumber sheathing nailed horizontally to studs.

1. Duraply Lap Siding
2. Duraply Flat Panels
3. Duraply Textures V-6 and V-8
4. Duratex

5. Duraply Texture One-Eleven
6. Texture One-Eleven
7. Exterior Weldtex
8. Weldwood Hardboards

\*Reg. T.M. Crown Zellerbach Corp.

For details on the many ways Weldwood Sidings can help you cut costs and give a better house for the money, send this coupon today.

**WELDWOOD® SIDINGS**

Product of

**UNITED STATES PLYWOOD CORPORATION**

In Canada: Weldwood Plywood, Ltd.

FREE NEW SIDING BOOKLET

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Please send me a free copy of your new 12-page booklet, "Weldwood Sidings For Traditional And Contemporary Design."

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**WELDWOOD TEXTURE ONE-ELEVEN®** on this award-winning home has regular, square-cut parallel grooves that create an attractive shadowed pattern. For superior painting, use Weldwood Duraply Texture One-Eleven. Builder: Pickett Construction Co., Sarasota, Fla.



**WELDWOOD HARDBOARD SIDINGS** offer low cost, good looks, and exceptionally high impact-resistance. Available in six attractive surface types, Weldwood Hardboard Sidings paint beautifully, withstand hailstorms, wind, and baking sun.





"SURE, HE'S A FINE INCINERATOR...BUT  
THE NEIGHBORS ARE COMPLAINING!"

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Build safe, trouble-free Donley incinerators and cash in on the growing incinerator market! Now builders everywhere are installing profitable Donley Incinerators in apartments, schools, commercial, institutional and industrial buildings. Donley furnishes you with dependable safety burners and a complete line of reliable incinerator parts *plus* detailed blueprints and directions to help speed construction. Send today for information.



THE **Donley** BROTHERS COMPANY  
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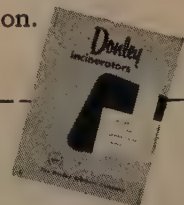
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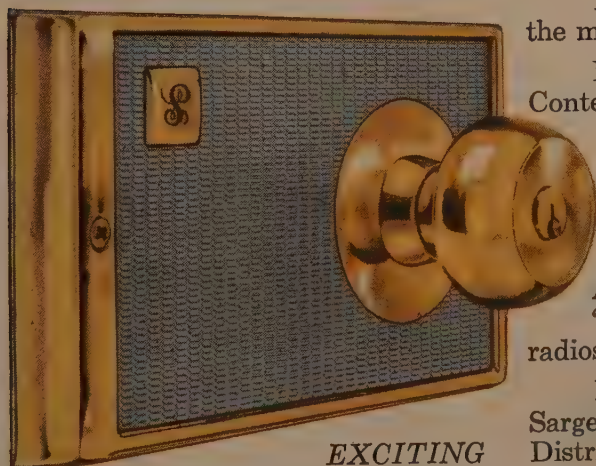




# EXCITING

## LUCKY KEY CONTEST

*Sales Tested in '58—Now Proving Itself a Solid Profit Builder in '59*



EXCITING  
NEW LOCK DESIGN  
... patterned metal insert  
now available with  
Alignalock and Sentrylock.

There's still time to tie in... still time to cash in on one of the most exciting contests ever developed to help you sell homes.

Builders all over the country are putting the "Lucky Key" Contest to work and they're getting results:

- steady, continuous traffic to model homes
- a growing list of home-buyer prospects
- an invaluable record of consumer reactions to new home features

ALL FREE FROM SARGENT!—a bright new package of "Lucky Key" merchandising material, Westinghouse prize radios for local awards, and a \$500 National Cash Award.

For details on the new 1959 Lucky Key Contest, or on Sargent's complete line of residential hardware, call your Sargent Distributor or write: Sargent & Company, New Haven 9, Conn.

# SARGENT



Dear Subscriber:

Here are the first reactions to our big May issue on "How to sell the economy of quality."

**From HHFA:** This issue compels acclaim from all of us who are vitally interested in quality—interested in seeing that families get their money's worth. You have done an excellent job of showing what quality really means—a job that has needed doing for a long time. My sincere congratulations.

NORMAN P. MASON, *administrator*

**From NAREB:** The May issue is a magnificent demonstration of response to the theme of quality.

EUGENE P. CONSER, *exec vice president*

**From American-Standard:** Congratulations on a truly outstanding piece of work. You have presented the case for the quality house in convincing fashion. The wealth of specific information and tested ideas in this issue will benefit everyone in the housing industry and help our industry serve the public better. I am sure it will be saved, read, and studied by thousands. You have rendered a valuable service to our industry by producing it.

JOSEPH A. GRAZIER, *president*

**From American Gas Assn:** You can well be proud of it, and I am sure untold benefits will rebound to my industry and all others which participated.

CHESTER S. STACKPOLE, *managing director*

**From Owens-Corning Fiberglas:** We are fully behind you in your efforts to help the housing industry do something in its own best interest—sell quality over quantity.

HAROLD BOESCHENSTEIN, *president*

**From Nat'l Bldrs' Hardware Assn:** It is an amazing issue. . . . I am confident your campaign for quality will bear fruit and this Association will do all possible to help you accomplish it.

JOHN R. SCHOEMER, *managing director*

**From Lennox Industries:** This issue is a masterpiece. I never realized you could gather, illustrate, and emphasize so many sound and convincing reasons why builders are smart to concentrate on quality homes now. This crusade is bound to have a profound effect on the entire housing industry.

There is tremendous inertia in any group. It takes someone with guts, imagination, and sound sense to jar an industry into realizing that times are changing. Your magazine is doing that job and I congratulate you.

JOHN W. NORRIS, *president*

**From Carrier Corporation:** A beautifully conceived, well-thought-out, brilliantly executed issue and one of the most provocative pieces on homebuilding I have ever seen. We are convinced this will cause quite a stir in the industry and cause some rearrangement of our thought processes for some time to come.

FRANK BURGMEIER

**From Harris Manufacturing:** You really hit the jackpot on this issue, and we are certainly pleased.

ALLEN HARRIS JR.

**From American Institute of Real Estate Appraisers:** Your issue emphasizing quality deserves highest praise.

JAMES A. BAILEY, *asst exec secretary*

**From Nat'l Oak Flooring Mfrs' Assn:** Congratulations on your efforts to promote the use of quality material in new construction. I speak for the entire industry when I say the article on flooring materials is unbiased and factual.

HENRY H. WILLINS, *executive vice president*

**From American Artisan:** You have outdone yourselves again in your May issue.

CLYDE M. BARNES, *editor*

**From Sargent & Company:** An extremely good issue and we certainly applaud your efforts to sell the economy of quality.

FORBES SARGENT, *president*

**From Western S&L Assn:** We want our appraisers, loan officers, and builders to have copies for handy reference.

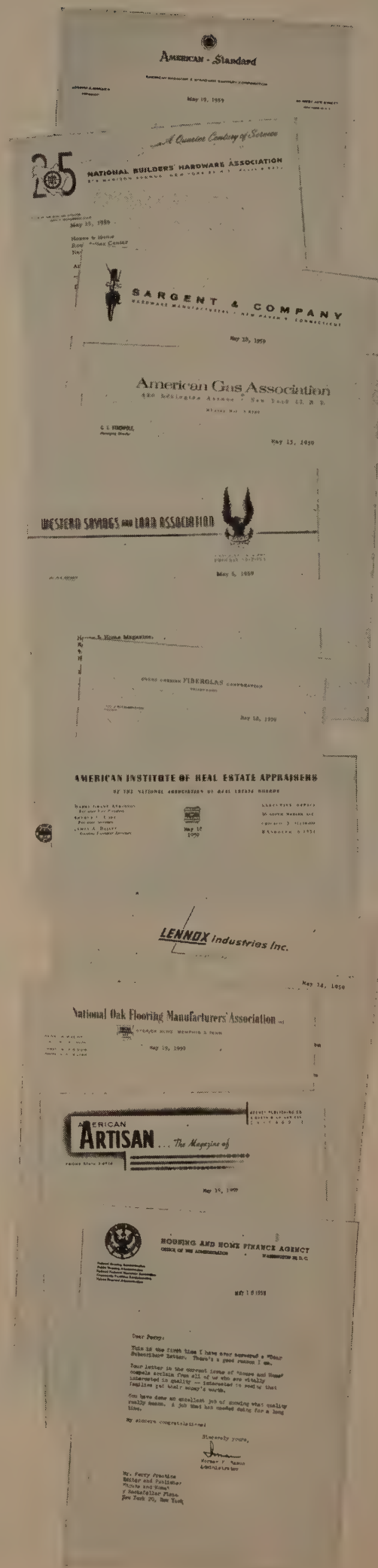
JUNIOUS E. DRIGGS, *executive vice president*

We printed 141,000 copies of this issue. At this rate they will soon be gone.

Cordially,

*Perry Green*

Editor & Publisher





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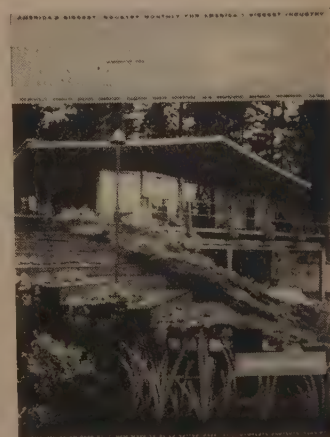
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House in Lake Grove, Ore.  
Van Evera Bailey, architect.  
Photo by Charles R. Pearson.  
See p 134.





"Taliesin West," said Frank Lloyd Wright, "is a look over the rim of the world."







## FRANK LLOYD WRIGHT'S OWN HOME IN THE DESERT

Nothing is more symbolic of Frank Lloyd Wright's abiding influence on the architecture of the American house than Taliesin West, his own home on Maricopa Mesa near Phoenix.

Taliesin West is symbolic because it expresses so many of the principles Wright stood for in his lifetime, because it embodies most of the design ideas Wright made a familiar part of the American scene, and because it is a peculiarly living structure to which Wright was adding and making changes almost up to the day of his death.

In Taliesin West you see Wright's concern for the individual, his sense of the importance of interior space, his sensitivity to the character of the site, to the spirit of materials and to the poetry of structure.

In Taliesin West you see Wright's genius for bringing nature and architecture together. The great masonry walls grow out of the



desert as if they had been rooted there ages ago. The forms of the buildings are inspired by the strong silhouettes of rocks and peaks and the sharpness of the desert vegetation. Sunlight filtering through the canvas roofs gives the interiors the same luminous quality that exists in the surrounding desert.

In Taliesin West you see all the familiar marks of Wright's hand: the open planning, the indoor-outdoor living, the emphasis of horizontal line and human scale, the unbroken wall masses topped by low-pitched roofs and deep overhangs. The materials—unfinished redwood, stone, glass, and canvas—are utterly simple, but are combined with extraordinary imagination.

Taliesin West is especially symbolic of Wright and his influence because there in Arizona a new generation of architects—young men and women—is now carrying on his work and dedicating his desert home to the teaching of future generations.

So Taliesin West—in its literal transformation of the desert—will long remain a symbol of the man who, more than any other, transformed the architecture of the Twentieth Century.

—The Editors

*The photographs of Taliesin West shown on these pages have special meaning. They were taken by P.E. Guerrero under the personal supervision of Frank Lloyd Wright two months before the architect's death.*



#### TALIESIN WEST IS A BOLD PATTERN OF COMPLEX FORMS

As in the plan of many of Wright's houses, the main wings of Taliesin West are placed at 30° to each other instead of in a more formal straight line. The house is larger than most because it includes facilities for teaching and working.





## WRIGHT MADE SUN, SKY, AND LAND PART OF HIS DESIGN

These are basic elements in what he called "organic" architecture, and this view of his living room is a striking example of what he meant. Also typical of Wright are the wide roof overhang, the sloping glass walls, and solid masonry masses.

*continued*





## WRIGHT USED SCALE FOR REPOSE AND EXCITEMENT

But he kept the scale of his houses in harmony with the human figure. In certain areas—usually halls, entries, and walks—he used low ceiling heights literally to size the building to man's dimensions. Then he suddenly turned the imagination free in a lofty room. In this photo the bell tower soars, while the pergola in the background is held to a sheltering height.







## WRIGHT CREATED NEW FORMS INSPIRED BY NEARBY NATURE

The canted stone walls and jagged outlines of the exposed roof structure of Taliesin West are inspired by the broken rock and mountains of this immense region. Wright always drew from regional characteristics, and this partially explains the great variety of his work. On the Midwest prairie his house is streamlined and has great sheltering roofs; in a forest glen the pattern of outcropping rock reappears in the house itself; on the seacoast, even a small house echoes the swell of waves and the sweeping line of the horizon.

*continued*



## WRIGHT OPENED INTERIORS TO LIGHT AND A NEW SENSE OF SPACE

The living room at Taliesin West is the antithesis of the box-like rooms he so disliked. Sunlight floods this room (although overhangs control it later in the day). Visually the room is open upwards and outwards in every direction; so the magnificent view is made part of the room itself. And yet the sense of shelter and protection is supplied by the great roof and solid walls. These qualities are present in every house Wright designed, although often differently expressed. Also typical of his houses are the built-in tables and seating, and the lively colors. The reds in this room are the red of the redwood overhead, the blue is the color of the Arizona sky, the tans are the color of the desert floor. All this color adds to the splendor Wright built into the structure.







*continued*





## WRIGHT ADDED A NEW DIMENSION INSIDE AND OUTSIDE

That dimension, as Wright described it, is depth. Depth in his work is both physical and visual; looking at this view of the central garden, the eye is never stopped, but is kept moving on and on by the continuity of pattern and design. Living accommodations flow from inside to outside, creating true indoor-outdoor living. Taliesin West was built by Wright's students who turned their drafting into reality—note the construction underway on a new tower shown at center of photo.





THE FOLLOWING IS TAKEN FROM FRANK LLOYD WRIGHT'S ADDRESS

## TO THE YOUNG MAN IN ARCHITECTURE<sup>1</sup>

Meanwhile by way of parting moment with the young man in architecture—this he should keep—concerning ways and means:

Forget the architectures of the world except as something good in their way and in their time.

Do none of you go into architecture to get a living unless you love architecture as a principle at work, for its own sake—prepared to be as true to it as to your mother, your comrade, or yourself . . . .

Go into the field where you can see the machines and methods at work that make the modern buildings, or stay in construction direct and simple until you can work naturally into building-design from the nature of construction.

Immediately begin to form the habit of thinking “why” concerning any effects that please or displease you.

Take nothing for granted as beautiful or ugly, but take every building to pieces, and challenge every feature. Learn to distinguish the curious from the beautiful.

Get the habit of analysis—analysis will in time enable synthesis to become your habit of mind.

“Think in simples” as my old master used to say—meaning to reduce the whole to its parts in simplest terms, getting back to first principles. Do this in order to proceed from generals to particulars and never confuse or confound them or yourself be confounded by them. . . .

Regard it as just as desirable to build a chicken-house as to build a cathedral. The size of the project means little in art, beyond

<sup>1</sup>From *The Future of Architecture* by Frank Lloyd Wright, Horizon Press, New York, \$7.50.



the money-matter. It is the quality of character that really counts. Character may be large in the little or little in the large. . . .

It is undesirable to commercialize everything in life just because your lot happens to be cast in the machine-age. . . . In art the job and the man are mates; neither can be bought or sold to the other. Meantime, since all we have been talking about is a higher and finer kind of integrity, keep your own ideal of honesty so high that your dearest ambition in life will be to call yourself an honest man, and look yourself square in the face. . . . ■

Respect the masterpiece—it is true reverence to man. There is no quality so great, none so much needed now

AT TALIESIN WEST A NEW GENERATION SEEKS TO FOLLOW THE GREAT TRADITION





# FHA:

*"FHA is the best thing that ever happened to*

*the home buying public and the home building industry."*

HOUSE & HOME has said this again and again, and today this is truer than ever, for today, FHA is still young on its 25th birthday, still growing, still learning.

Time and success have stilled most of FHA's critics, and today it seems hard to believe that 25 years ago FHA was widely and loudly denounced as "an incentive for people to go into debt, a regimentation of home financing, and another step towards the welfare state."

FHA was indeed conceived as a pump-priming device to get the housing industry started up again after its depression collapse, but the instruments the agency developed and adopted soon began to produce changes in US housing far more sweeping than anyone had dreamed possible.

1. FHA created the first truly national market for mortgages by developing a standard mortgage backed not only by its insurance, but also by sound minimum property standards and by a finding of economic soundness. This has done much to cut the cost of borrowing to buy a home in the always-money-shy areas in the South and West. The national market, in turn, gave rise to the city mortgage banker (almost non-existent before 1934).
2. FHA demonstrated so convincingly the soundness of high percentage loans—if amortized—that 90% conventional loans are now coming to be common. The amortized mortgage itself, until FHA came along to put the concept over, was found only in savings and loan associations. In 1934, they bulked very small in the nation's mortgage lending. It is easy to forget today that before FHA the average person had to make a 47% down payment to buy a home, and pay off a 6½ % loan in 7½ years.
3. FHA's unconditional forward commitment is the basic innovation which has let housing grow out of its horse-and-buggy technology. The unconditional commitment made it possible for builders to mass produce enough homes at one time and place to begin using industrial methods. Yet the forward commitment was devised with no such upheaval in mind. It came along at the start of World War II when materials were hard to get; without it, builders wouldn't have been able to build at all.

In 1940, when FHA was still too young for its impact to have altered a nation's living habits, 60% of US nonfarm families lived in rented quarters. Only 40% were homeowners. Last time the Census counted (1956), this ratio was exactly reversed. The credit for this switch in US living habits must be largely FHA's (for without FHA's example, VA home loans would have been a much smaller show). Yet it has been a revolution by accident. Today, the revolution shows signs of slowing down. For instead of challenging the status quo, FHA today *is* the status quo.

For 25 years of FHA 





## 1932: No FHA, and over 248,000 foreclosures

Foreclosure evictions like the one in the scene above were happening even more often than the figures suggest. At least as many more families deeded away their homes without a court fight. Possibly as many as one out of every 20 US families lost their homes between the 1929 stock market crash and the bottom of the Depression. Housing troubles started long before '29, had been growing since the home-building boom of the mid-'20s. Financing practices were unsound. Most people went heavily into debt to buy their homes. They paid high interest rates for second and even third mortgages. Except for savings and loan mortgages, amortization of principal was rare. As money grew tight,

lenders demanded payment on short-term mortgages. When owners could not pay, lenders foreclosed—but then could not sell the houses. First attempt to deal with the housing crisis came in 1931 when Herbert Hoover called a conference attended by housing experts. Then in 1932, the Home Loan Bank Act was passed, and Congress authorized the RFC to help finance low-income housing and slum-clearance. These measures had little immediate effect. Foreclosures went up to 252,000 in 1933, and that year the US went into the mortgage business. The Home Owners' Loan Corp refinanced more than a million owners' loans with amortized mortgages before it went out of business in 1936.

AP photo

Wallace W. Kirkland, LIFE

Keystone



## 1933: More than two million construction workers swell the ranks of the unemployed

One-time executives sold apples on street corners, and millions of ex-workers stood in job lines and bread lines. From a peak of 937,000-housing starts in 1925, production dropped

to 93,000 in 1933. (Total starts in Tulsa, Okla. that year: one.) The incoming Roosevelt administration took steps to spur construction. WPA and PWA made work for thousands.





Warren Newkirk



## 1934: Roosevelt signs Housing Act and FHA insures first new house (shown 1934 and now)

Roosevelt named a study group in December '33 to propose government action in the housing field. He signed the Federal Housing Act which created FHA on June 27, 1934. First new house loan insured was in December on a \$10,000 N.J.

house that is today valued at about \$25,000. One of the agency's objectives from the start was to insure amortized mortgages on new houses, but in its first years there was great emphasis on remodeling and modernization loans.

## 1935: Recovery starts

Building trades employment jumped 10% to 15% in 1935, largely because FHA's Better-Housing campaign spurred home improvement work. Over 700,000 such loans were made in '35. FHA insured loans (up to 80% for 15 years) on 23,400 houses. Loans started to climb sharply late in the year.

Bachrach



## 1940: Emergency action

Housing for defense plant workers became a critical problem in 1940. There was no integrated housing industry for government to deal with, and only a few architects or builders had had experience putting up big housing projects fast. FHA dealt with many hastily formed groups concerned with housing, among them one called the Home Builders Emergency Committee, shown above late in '40 with then FHA Commissioner Abner Ferguson, fifth from left. (This builder committee later played an important part in the formation of the NAHB in 1942.) Defense housing hit a peak as war approached.

## 1936-39: Progress

Stewart McDonald, a former St. Louis industrialist, was FHA's chief during its formative years. In '36 home-loan insurance tripled. When starts fell in the '37 recession, the government proposed major amendments in the law. Changes in 1938 included provision for FNMA, raising FHA mortgages to 90% and 25-year terms, revision of sec 207 to include rental housing built for profit. By 1940, FHA began to pay all its expenses, as it has ever since.



Not a mirage

Courtesy the Washington D.C. Post



Seward Alwyn Sand

## 1941: The war gives housing its first chance to try mass production techniques

Tilt-up construction, production-line scheduling, component parts manufacture, and other advanced methods had been developed in theory and limited practice before the war. But

large-scale defense housing projects sponsored by the government gave private industry its first real chance to put all it knew about mass-production housing into practice.

continued



## 1942-45: Housing goes to war

Early in 1942 the President created a National Housing Agency (of which FHA was part) and a War Production Board order stopped all private building not serving essential war needs. But FHA and the industry were kept busy on housing for war workers, like the project shown at right near a magnesium plant outside Las Vegas, Nev. Giant housing tracts, even whole new towns had to be built. This new mass market not only taught builders better techniques but also gave architects, land planners, and other men in the industry a chance to develop community planning techniques.



Dmitri Kessel, LIFE



## 1946-50: The new housing industry meets the biggest shortage in US history

Fairchild Aerial Surveys



Housing starts during the war fell below 200,000 a year. In 1946 they more than trebled to 670,000 as the first big tracts went up in the suburbs. In 1947 Congress set up HHFA and next year liberalized FHA payments to 95% loans up to 30 years. And by 1950 starts reached the all-time peak of 1,396,000. As Harry Truman had predicted in 1944, housing had become "a whole new industry for this country, greater in size and importance than the automobile industry ever was." But the war-born industry had nearly strangled in early postwar days. Materials were scarce. Prices skyrocketed. Government controls and shifting policies stifled federal plans, forcing Housing Expediter Wilson Wyatt to resign at the end of '46. Millions of returning GIs married and had to double up with relatives. Yet private housing confounded its critics, and FHA and VA helped create "a new kind of housing tenancy." This was the little-or-no-down payment plan for guaranteed or insured mortgages, which made it as easy to buy as rent. Meanwhile, multi-family rental construction was stimulated under sec 608, which opened the door for builders to "mortgage out" on apartment projects.

## 1952: Housing alters the nation's face

Easy availability of mass-built housing lured millions to suburbia. Planners began to worry about "suburban sprawl" and "bedroom communities," but planners got lost in the shuffle. FHA tried hard to foster good community planning but could do little to prevent rising problems like inadequate sewage, congested highways, soaring land prices, high costs of slum clearance, and outmoded building codes. New problems beset the housing industry, now building more than a million units a year. Zoning troubles and land shortages began to rise as suburban communities tried to stem the onrushing tide of the surging metropolitan population.





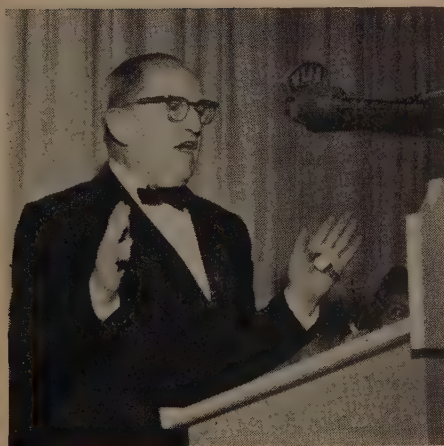
## 1953: Industry leaders help government set policy

Election of a Republican administration raised hopes for changes in FHA policies. HOUSE & HOME and LIFE held the now-famous Round Table at which industry leaders proposed a 30-point program including higher FHA mortgage limits, lower down payments on higher priced houses, and FHA appraisals that reflect added quality in houses. Many on the Round Table were named on President Eisenhower's housing advisory committee and helped get many of the 30 points into the housing legislation passed by Congress.



## 1954: FHA under fire

FHA and the industry suffered a bitter and largely undeserved blow in the scandal that broke in April. Key figure was Clyde Powell, who was accused of taking bribes from builders when he had charge of the 608 program. Powell was later found guilty but got off scot free when a higher court set aside his conviction. But the scandal raged for months. Commissioner Guy T.O. Holiday, blameless, was fired as a "fall guy." Old scars involving 608 windfall profits were reopened. Title I remodeling abuses were aired. Chief results: a few builders were forced to repay excess 608 gains, and FHA morale was nearly wrecked. It took years to repair the damage.



## 1954-58: Mason's era

HHF administrator Norman Mason headed FHA from 1954 until last January. He accomplished more improvements in FHA practice than any of his predecessors. Changes include: 1) lower down-payment and income requirements so buyers can own bigger houses that are better equipped; 2) a new set of Minimum Property Standards that can help industry on the road to standardization; 3) extension of FHA insurance coverage to small communities; 4) the same easy FHA financing on used houses as on new; 5) encouragement of use of quality materials and equipment in all 75 FHA districts.



## 1959: Industry boosts the economy of quality

Never before has the public had so many opportunities to buy a quality house or to get so much value in its housing. Never before have there been so many new homes with built-in appliances, full insulation, air conditioning, adequate storage, and large well-planned living areas. The economy of this quality has caught the interest of appraisers, architects, builders, lenders, real estate men, and government housing officials. As FHA's ninth Commissioner Julian Zimmerman says: "At FHA we are seeing a shift of emphasis from volume housing alone to quality housing. A well-rounded housing program means producing homes that have the right appeal to excite pride of ownership."

/END



# FHA: today's problems and tomorrow's opportunities

*Will the agency strangle in its own red tape?*

*Or will Congressional interference choke it to death?*

*Needed: a new look at old principles*

Where should FHA go from here? Is it time for radical overhauling in its aids to private housing? Or can its old machinery be tuned up to serve the nation as well for another 25 years as it has for the first 25?

Marriner Eccles, the Federal Reserve Board chairman who played such a key role in founding FHA in 1934, said about that time that the only reason for setting up the agency was to encourage more investors through government insurance to put their money into long term mortgages instead of hiding it in the banks. Neither he nor any of the other founding fathers of FHA were trying to launch a radical experiment. On the contrary, they were primarily interested in reviving housing with the least possible tinkering with its private enterprise status.

But the record of 25 years has shown, in the words of Economist Miles L. Coelan, that "FHA is the most significant innovation in the homebuilding industry and the one that has been the prime stimulant to most subsequent innovations."

The more FHA succeeds in becoming a prime mover of the housing industry the more the itch seems to grow to use the agency for social reform. Up to now, FHA seems to have escaped the pitfall of becoming so visionary that lenders shun its programs (although there is some question about its two urban renewal sections, 220 and 221). But the itch is getting so strong that it is now one of FHA's two big problems.

The other big problem is whether, as it ages, FHA will become so cumbersome to deal with, so rigid in its approach, so backward in its methods, that the industry will turn in desperation to something else. Up to now strenuous, if periodic, efforts by FHA's top command have sidestepped this booby trap.

There is no automatic assurance that FHA can continue to dodge its perils. It is surely a promising sign that FHA has survived 25 years in which its workings have been continuously patched, tugged, squeezed, bent, and re-jiggered. But keep this in mind: never in its two-and-a-half decades has FHA undergone a really basic change in its set-up.



*The long range future of FHA will probably depend 1) on how much further Congress will try to use its mechanism and its accumulated reserves as the instrument of the vote-getting social change and 2) on how successfully it can overcome three internal weaknesses.*

### **Weakness No. 1: Civil Service pay scales are so much lower than private industry's FHA cannot attract and keep top technical talent**

Assistant FHA commissioners in Washington—men supervising billions of dollars worth of business—are paid from \$11,610 to \$13,970 a year. Top civil service jobs just below that rate only \$10,320 to \$12,900. In field offices, where a few dollars difference in appraising a model house can make the difference between a profit or a loss of hundreds of thousands of dollars, chief underwriters are paid from \$9,890 to \$11,090. Sanitary engineers, one of FHA's chronic shortage jobs, get the same scale. Field office appraisers, key men in letting new ideas and better technologies into housing or keeping them out by downvaluing them, are paid only \$5,984 to \$6,875.

At such low pay, the wonder is that the FHA staff does as well as it does coping with the complexities of housing. After the 1954 windfall furor stripped FHA of its top echelon, Norman Mason's biggest job was re-staffing under the double handicap of mud thrown at the agency plus political pressure to use the vacancies as patronage plums.

Furthermore, civil service makes it so hard to fire inefficient

help that most FHA commissioners never even try. FHA's still-unsettled year-and-a-half struggle to oust its chief underwriter in New Orleans is becoming a classic (H&H, Feb, News).

FHA was not always under the Civil Service yoke. As originally constituted, the agency was bound neither by Civil Service pay scales, nor by the need for Budget Bureau and then Congressional approval before spending its income. But early in the New Deal, the General Accounting Office cracked down on its practice of setting up new government corporations to run new programs, thus circumventing Congressional control over annual outlays. Congress followed up with a law making budgets of federal corporations and similar agencies (like FHA) subject to its control—and subject to Civil Service law. Only the Federal Reserve escaped, on the theory that it was entirely supported by its members. It is no coincidence that the Federal Reserve is the one agency in Washington which has no trouble attracting outstanding talent to its staff and in keeping the good men it already has.

### **Weakness No. 2: FHA is not allowed to spend enough of its own income to operate efficiently**

Originally, there may have been some excuse for Congress to control how much of its income FHA spends and how it spends it, for the Treasury advanced FHA some \$65½ million for operating capital and insurance funds. But the last of that loan was repaid more than five years ago (plus \$20.4 million in interest). Ever since 1940 FHA has operated at a profit. Last year it netted \$99.5 million from premiums, fees, and surplus invested in government bonds. The only government liability for FHA is the Treasury guarantee of the 20-year debentures with which FHA can (if it chooses) pay off lenders after foreclosure. Behind these debentures today stand FHA reserves of some \$719 millions. That is enough to withstand another depression like that of the '30's without calling on the Treasury for a nickel of help, according to such experts as Professor Ernest M. Fisher of Columbia.

Despite this case for fiscal freedom, Congress still makes FHA get approval from its tight-fisted appropriations committees for every dollar it spends to operate, just like the armed forces or any other costly government activity. Usually, Congress votes FHA less money than it asks for, despite warning after warning that the agency is—as Norman Mason complained last year—"inadequately staffed and with backlogs in many offices."

These backlogs are an item where Congress shows itself penny wise and pound foolish. They are chronic, and they are so costly for builders trying to do business under FHA that they forced the US consumer to pay more than he should for his home. Last month, the spring surge in housing had 25 of FHA's 72 local offices behind in their work more than 15 days, and four offices were running five weeks behind.

### **Weakness No. 3: FHA procedures still discourage quality instead of raising housing standards**

Back in 1954 a HOUSE & HOME Round Table noted that "the odds are loaded against quality at every point in FHA procedure." This is a problem to which quality-minded FHA Commissioner Mason devoted himself with a special vigor. In December 1957 he issued a now famous directive completely reversing the discrimination against quality in FHA's credit requirement policies, and shortly before he stepped up from FHA to head HHFA he started a complete re-thinking of FHA appraisal procedure to make sure builders get full credit in their replacement cost estimates for what they spend on quality.

Some time this summer FHA plans to announce a far reaching change in its appraisal procedures. It plans to tell appraisers to lean more on value, less on cost—thus encouraging quality construction with quality materials. It is reasonable

to expect that some time will be lost completing this reform while new Commissioner Julian Zimmerman familiarizes himself with his complex agency, but this is one problem whose solution lies wholly within FHA's own grasp. And a determined commissioner no longer has to buck FHA's original condition that local chief architects and underwriters should not take orders from politically-appointed local FHA directors. This tradition stemmed from the fear expressed by Appraiser Fred Babcock when he set up FHA's underwriting procedure that FHA would become a political kept woman if politically-appointed local directors ever controlled technical underlings.

Norman Mason started to end this balkanization of power and Commissioner Zimmerman intends to complete the job. If he succeeds it may well prove to be his most significant achievement as commissioner.

*continued*



## How far should FHA be used to mold the way America lives?

This is a question the voters do not understand, largely because the press does such a superficial reporting job on housing. Yet the issue is so fundamental that it divides not only the housing industry but also the Congress.

Its importance is well summed up in these words of Winston Churchill: "We shape our buildings, and then our build-

ings shape us." The implication is sweeping: today's design for living may well govern tomorrow's social order, economy, and politics.

So the long range stakes are high over what goes into the annual housing law. And FHA, always a magnet for reformers, now finds that . . .

### Pressure from Congress is pushing FHA farther and farther into welfare-tinged housing programs

FHA bureaucracy is as strongly opposed to this pressure as the conservative element in the housing industry, partly because long ingrained habit makes FHA men want to follow rather than lead the housing market and partly because, as the 608 scandal hunt demonstrated, it is safer to say no to a new idea. Most of the men in FHA prefer to stick to the main business of insuring loans on single-family detached houses in the suburbs instead of getting mixed up with a lot of special plans to stimulate special types of construction.

Congress, however, has decreed differently.

Congress first began using FHA as an instrument to channel housing along special lines during World War II, and after the war Congress decided to use special FHA inducements to ease the politically explosive shortage of rental housing. These special inducements worked so well that Congress lived to regret them and to smear FHA with the 608 scandal in 1954, even though 608 ended the rental housing shortage without costing either FHA or the taxpayers a penny.

Despite the uproar over 608, Congress has kept right on adding new programs to FHA to serve politically-popular purposes or expedients. Military housing is a good case in point. This used to be built with appropriated funds, but

Omaha citizens began pressuring the late Sen Kenneth Wherry (R, Neb.) to do something to keep the Strategic Air Command from leaving because their men were forced to live in shacks. Wherry got a bright idea. Why not postpone having the government pay for the housing, let private operators build it with FHA-insured loans to be repaid over many years out of soldiers' housing allowances? The upshot was 1949's Wherry Act. It produced thousands of units. Even so, the military were unhappy because 1) they didn't have full control over the quarters and 2) FHA and private builders shunned some remote areas where the Pentagon badly wanted housing. So Congress adopted the Capehart Act which gilds the FHA insurance with a Pentagon guarantee to FHA that mortgage payments will be met.

More recently Congress has put FHA into the trailer park business, authorized special treatment for houses for the elderly, created a special section for civilian employees around defense establishments. More importantly, Congress has asked FHA to accept special urban renewal responsibilities for re-housing families displaced by slum clearance, highway building, and other forms of city improvement without insisting that the projects insured be "economically sound."

### The Congressional itch to use FHA for social reform is most obvious in recurrent efforts to promote the building of cheap homes

Lately this has involved making certain kinds of FHA (or VA) loans eligible for the "special assistance program" of another government agency, the Federal National Mortgage Association. By this device Congress uses government money to give extra financial support to mortgage lending whose purpose suits the party in power. All the money for Fanny May special assistance buying is furnished by the Treasury—which is another way of saying by inflationary printing press money. And it has become a political dogma of the left that Fanny May be forced to pay 100 cents on the dollar for special assistance mortgages, in contrast to the 2% to 3½% discounts it applies to equally government-backed FHA loans bought under its regular, or "secondary market" program. Currently eligible for special assistance are FHA

Secs 213, 220, 221, and 222, disaster housing, housing for the aged, Guam and Alaska.

Last year, Congress also gave FNMA \$1 billion of Treasury money to buy FHA and VA loans from \$13,500 down under special assistance—a move immediately condemned by President Eisenhower as "wholly inconsistent with the philosophy of free enterprise that has made this nation strong." Builders happily snapped up the subsidized loans in a few months, although reports from mortgage bankers now suggest that they will be unable to build and sell all the houses involved before the last of these commitments expire in September. Builders smart enough to sell these loans to Fanny May at par were able to undersell their less fortunate competitors by perhaps \$600—just on their discount saving.

### Congressional interference with the housing marketplace has now reached the point where it is hurting all housing, some experts contend

Says famed Economist Leo Grebler: FHA now has so many special purpose programs that normal housing markets are disrupted and there is more and more danger of "balkanizing the FHA mortgage system." There are now 11 different FHA insurance funds, each creating "artificial housing submarkets with their own financing and price structure, depending on who occupies the dwellings or where they are located."

The best way to stop this, says Grebler, is to stop adopting a catch-all housing law every year. "The present procedure creates continuous discontinuity," he testified to a congressional subcommittee. "It adds greatly to the uncertainties faced by hundreds of thousands of consumers, builders, mortgage lenders, and local public agencies; it interferes with

long-range planning and complicates administration. The rules of the game are changed so often that disruption and poor performance are inevitable at both the national and local level."

There is little chance that any Democratic Congress will heed Grebler's suggestion. As every lawmaker knows, Democratic leaders intend to dole out FHA insuring authority—its basic sanction to stay in business—on a year-to-year basis so they can continue to hold FHA hostage for public housing. Public housing's well organized supporters fear (probably correctly) that Congressional opponents will kill it if it is not meshed with proposals that private industry supports.

One piece of tinkering that Congress has abandoned is con-



trolling FHA and VA mortgage discounts. The 1957 Housing Act required both agencies to limit discounts. Predictably, mortgage money for FHA and VA loans vanished in many areas where it was needed most. As National Homes' Frank Flynn cried: "Congress is guilty of deceiving the homebuyer. They have claimed they are protecting him by discount control. In fact, they are making it impossible for him to buy a home in many places." Last year's anti-recession housing law repealed this nonsense. But even so, many legislators still seem to think that mortgage money can be made to cost anything they legislate. So VA remains hobbled by rigid interest ceilings.

The touchiest housing issue is one Congress so far has steered clear of. The issue: should racial open occupancy be made a compulsory feature of government mortgage aid? Rep Adam Clayton Powell (D, N.Y.) has several times intro-

duced such amendments during House debate on the housing bill (he did again last month). But chances seems slight of such a measure passing Congress in the foreseeable future. The housing agencies so far have taken the same view: don't use FHA as a club to compel integration. In the courts, the two latest decisions are curiously contradictory. The US Circuit Court of Appeals at New Orleans has ruled: "Neither the 5th nor the 14th Amendment operates positively to command integration . . . but only negatively to forbid governmentally-enforced segregation." But a state court in Sacramento ruled last year that the 14th Amendment compels builders to sell FHA and VA homes without racial bias. At the time, NAACP hailed the latter verdict as its "real blockbuster" test case to make builders and realtors everywhere sell FHA and VA homes to all comers. But the defendants did not appeal. So the ruling applies only locally.

## What problems will FHA face tomorrow?

Lately, FHA has come in for criticism from new directions. One is the outcry raised by Economist Robinson Newcomb (in—of all places—a US Chamber of Commerce magazine) that the Eisenhower Administration has been covertly using FHA to make housing an anti-cyclical force. The only astonishing thing about Newcomb's viewpoint is that it should have stirred up much fuss. For, as FHA Research Director Allan F. Thornton pointed out two years ago, the agency was originally devised as a counter-cyclical force.

But the argument is growing. Economist Grebler maintains that Congress and the industry alike must give up "the notion

that a stable or rising volume of housing is necessary under all circumstances in the short run to achieve satisfactory national economic growth." Only last month Economist Gordon McKinley of Prudential Insurance argued that the fact that frozen FHA and VA interest rates "force an anti-cyclical swing on the housing industry . . . is both unjust and uneconomic." Why? "They reduce the demand for housing over a complete business cycle because they force the industry to sell its product during recessions." Moreover, McKinley argued, the resulting unstable output drives housing construction costs up.

## Does FHA's accent on the suburbs contribute to city woes?

The theory that it does has been expounded in recent months by two kinds of interests: 1) promoters of center city renewal and 2) backers of public housing and other welfare housing programs. Their case: FHA's (and VA's) easy down payments have made it so attractive for the vital middle class to leave cities for a suburban home with a lawn, trees (and probably better schools) that cities are stuck with mounting municipal costs and poorer tax sources. "Make rental housing in town easier to finance—or make one-family housing in the suburbs harder," they cry.

Up to now, this argument has made little headway. But it may gain ground in the '60s. One indication shows up in ACTION's study of impediments to better housing. Writes

Harvard Law School's influential Charles M. Haar:\* "Today the goal [of federal aid to housing] can no longer be to maximize the number of houses *per se*. Rather it is to concentrate limited government aid to meet the needs of those specialized groups of which the free market takes little account. General incentives do not achieve this end; if Congress distributes its favors too liberally, it cannot be effective in meeting particular problems."

If Congress adopts this view, it is clear it means that basic FHA and VA mortgage programs will be de-liberalized to permit more incentive, for example, to rental housing or urban renewal. The issue, however, has barely begun to be debated. Its outcome is probably years off.

## Should FHA keep its independence or be made part of a Department of Housing?

Recent history records that the housing industry, while it may agree on few other questions, has rallied behind the idea of keeping FHA an independent agency. Thus when HHFA was created in 1947, its administrator got power only to supervise and co-ordinate, but not to command, FHA. Now, a growing element in Congress is suggesting the time has come, since the US is now an urban and not an agricultural nation, to upgrade HHFA to cabinet rank and put all federal urban and housing programs under single control. The industry which has grown up around FHA is probably right in wondering whether this move might not submerge FHA's original aims under layers of untried social theories.

If a common thread runs through the new challenges to FHA, it is the notion that what is lacking up to now in results achieved can somehow be cured by piling on more diverse incentives and federally controlled plans.

The difficulty in all this is that federal programs seldom keep the channels of innovation free to operate. Housing

may well stand on the threshold of a technological revolution which (coupled with rising family incomes) will make today's housing problems as obsolete in another 25 years as a 25-year-old auto is today. Left to its own initiative, FHA still seems able to make notable contributions to improving US housing. Its new Minimum Property Standards for the first time give the nation a single set of technical requirements—massive proof that a single national building code for housing is perfectly feasible, technically. Its Certified Agency Program promises to spread FHA's low down payments into rural areas where FHA benefits have almost always been scarce and, more important, to use more *private* and less *public* enterprise to get its work done. Its rental housing program is reviving strongly.

If FHA can solve its staffing and budget problems, if Congress will refrain from too much tinkering with its programs, FHA should be able to contribute as much to better living in the next quarter century as it has in the last. /END

\*In the soon to be published *Federal Credit and Private Housing: the Mass Financing Dilemma*, McGraw-Hill Book Co.





## FHA's Julian Zimmerman

*The housing agency's ninth head  
is a new kind of professional administrator*

"With the little experience you've had, how can you justify yourself as qualified to be head of FHA?"

I asked Julian Zimmerman the question at his country home in McLean, Va., a few Sundays ago.

He is only 42 years old. He looks even younger, and is the youngest commissioner FHA ever had. He has had almost no housing background, and he got his law degree only five years ago. Yet he is in charge of a 6,000-man agency that has insured over \$26 billion worth of mortgages.

### **Zimmerman has two talents that should help a lot**

"First," as he puts it, "I understand staff work. I learned that in the Army. I had the good luck to serve under some of our top generals during the war. They taught me how to give them my best and how to get the most out of the men in my command."

"Second, I'm a lawyer. I have the general practitioner's analytical mind. I am not the scholarly type, interested in knowing everything about one thing, but I can spot weakness in evidence and get to the heart of a problem when one arises."



"FHA is a huge organization, but it's filled with trained men so I can hardly go wrong if I use them right."

### **Zimmerman feels strongly about home ownership**

"Another qualification," he added, "is probably as important but harder to define. I happen to feel strongly about home ownership. My dad was a postman, and in 1924 when I was seven he had a \$3,500 house built for our family in Wichita. My parents raised six children in that house. It had two bedrooms plus a 'music room' that doubled as a bedroom most of the time. Today my folks own it and still live there, and it's worth about \$10,000.

"Of course, Dad originally had a second mortgage, as most people did in those days. He had one five-year second mortgage, then another, and another. For years he never reduced the principal at all.

"Somehow he kept up the payments, and helped us all through college, on a mailman's pay. I don't see how he did it. But I'm convinced pride had a lot to do with it and that owning his own home bolstered his pride.

"Home ownership brings intangible benefits that statistics don't show. FHA has made it possible for millions more Americans to own their homes. I feel real pride in FHA, and so do most of the staff. I'm going to do my best to help each of these dedicated people do the kind of job he wants to do."

### **"While I'm commissioner, I'm going to run FHA and no one else is"**

"For example," he said, "I've made it clear to our staff who our chief underwriter is. I am, just as I am in effect chief appraiser or lawyer. I'm new, but I'm willing to shoulder the responsibility for whatever we do. There are times when a staff man would be put on the spot taking an unpopular action. In that case I'm willing to sign the letter or issue the ruling myself. Of course, we must act under HHFA's supervision."

Zimmerman's manner when he says these things leaves no doubt that he means them. He speaks quietly and easily, rarely stumbling over a word or having to rephrase a thought. He talked freely on every question I put to him and not once in our five-hour talk did he say "that's off the record."

Zimmerman relaxes easily, stands on no formalities if he can avoid them. Much of the time while we talked outdoors he was busy polishing a leather saddle. The Zimmermans have rented a beautiful colonial estate in the country, 18 miles west of the Capitol.

### **He has the physical vigor to support his mental agility**

Zimmerman is big and robust. He is 6'½" tall, and there aren't many ounces



Zimmerman's boyhood home: "Dad must have paid for it a number of times."

of fat in his 190 pounds. Six years ago he won the handball championship at Kansas University when he was 36.

Both Julian and his wife, the former Reba Corbett, are outdoor enthusiasts. You see this when you look through their photo albums (for a sample see next page). Most of the pictures are from camping trips in Colorado and Canada. They have spent several summers climbing mountains in the Maroon Lake area near Aspen, Colo. Both Zimmermans tote 40-lb knapsacks on trips that at times have taken them into the forests for weeks. Julian's specialty on the trips is trout fishing.

Since he came to Washington in 1957, Julian has played tennis and taken Reba and their 15-year-old daughter Jana on camping trips in the Blue Ridge Mountains. But the family can hardly wait for a chance to climb the Rockies again.

### **Before he decided on the law, Zimmerman had a varied career**

This included attendance at two small Kansas colleges; a stint as clerical mechanic in the US Bureau of Engraving and Printing in Washington; five years' Army service, from second lieutenant to lieutenant colonel; and publishing a small town weekly in Kansas.

"Reba and I bought the Clearwater News for \$2,500, some of it borrowed," Julian said. "A weekly usually is worth what it grosses annually. We tripled the gross in a couple of years and sold it for \$7,500. I can't imagine a nicer life, but your horizon is definitely limited.

"After that we bought an old Wichita printing plant at a bankruptcy sale, published a shopping paper, and eventually sold the plant for a nice profit. At that point Reba and I decided it wasn't too late to go back to school, and I started on my law degree."

### **Politics has paved his way since he got his LLB in '54**

During his three years at KU, Julian was active in Republican politics. As soon as he was graduated in January, '54 he was taken on the staff of Gov Edward F. Arn, serving as staff director until Arn's term ended a year later.

In '55 and '56 Zimmerman was a

trial lawyer with the Wichita firm of Kahrs & Nelson. Most of his work was defending for insurance companies in negligence cases. Meanwhile, he kept quite active in politics, though the only office he has ever run for was precinct committeeman (he won by one vote). In 1956 he managed Warren Shaw's successful primary fight in the Republican's gubernatorial campaign.

"I was county chairman in that fall's campaign," Julian reported. "But Shaw lost to a Democrat. I dunno. It seems the better the candidates we put up in Kansas recently, the more we lose. Well, that will change."

In April '57, Zimmerman went to Washington as assistant general counsel in the HHFA, at the invitation of another Kansan, Albert Cole, then HHFA administrator. Four months later Cole moved him up to general counsel.

### **"At HHFA, I did for Al Cole what I now expect for myself"**

"As HHFA general counsel," he said, "I was supposed to be advisor to Cole on housing legislation. I tried to give him the arguments on both sides of each question and put him in a position to make judgments easily. That's something I learned in the Army. And I plan to get the same kind of help on my present job."

Zimmerman values expert help highly.

"Bob Merriam in the Budget Bureau, Milton Semer in the Senate housing committee, they're real professionals. It's a pleasure dealing with people like that, whether they're on your side or fighting you."

The gleam in his eye when he says this shows he would like nothing better than to be considered a pro himself.

### **Part of his job "is overcoming a residue of staff timidity"**

Zimmerman has already run into this problem. Some of it undoubtedly stems from the 608 and Title I scandals that demoralized the staff in '54 and '55. Zimmerman does not think it worthwhile today to talk about that "dead issue."

"Timidity can develop any time, especially in a big organization that is under constant outside scrutiny. There is a tendency to avoid offending Congress or different segments of the housing industry or the public.

"I have already made it clear to my key men that FHA must take risks. I think they believe I'm willing to stick my neck out when necessary. I want them to have the confidence to do the same."

### **Zimmerman's Army experience keeps cropping up in his mind**

"I learned a lot," he said, "when I was working day and night for some very tough, brilliant Army officers. I learned, for example, how true it is

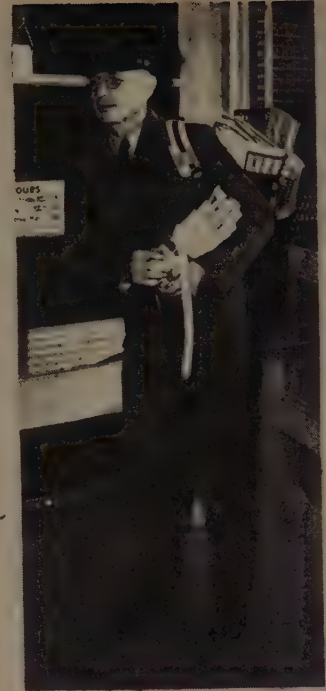
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Snapshots  
 from the  
 Zimmerman  
 album

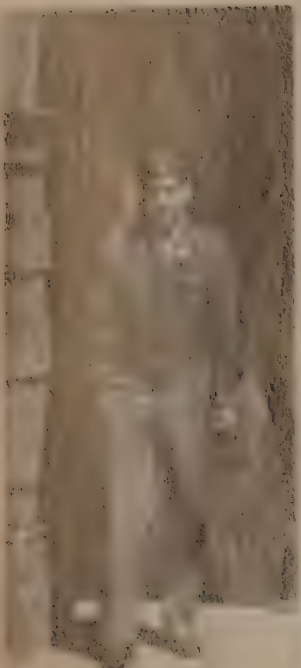


1940 - Reba + Julian on honeymoon



1954

Dad Zimmerman  
 retired after  
 42 years

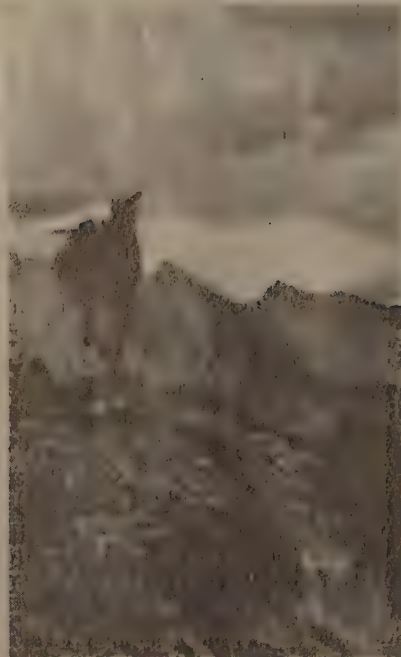


1952 - Handball champion at K.U.

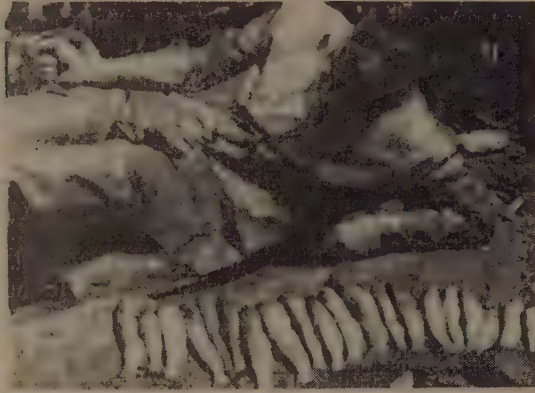


1954 - Staff Director for Gov. Arn

1944 - Lt Col Z. in  
 England



1955 - Maroon Lake area, Colorado



1956 - Ping Creek, Colorado



1959 - Clay Tike, +  
 Zimmerman  
 lay up.



1956 - Campaign Manager for Warren Shaw



1957 - Al Cole swears Julian in



that a staff is only as good as its direction. This is true with the best of staffs—and FHA's is filled with highly competent technicians.

"I learned how to use staff in the war. It was the first time I had people working for me. God knows, I'll need that experience now."

#### **Most of his first three months has been spent meeting staffers**

By early June he expects to have met all the 75 district FHA directors, at six zone meetings.

"Our zone meetings are not round tables," he explained. "I figure it's more important that they get to know me than for me to know them. When we sit down, I start talking about myself. I tell them about some specific problem we've run into, how we study it and give the interested parties at least two chances for a 'day in court.' Nobody is going to get a proposal turned down without knowing why it was turned down.

"I'm shooting for the closest possible relation between the staff directors and the commissioner.

"I think when they realize how I appreciate really top-flight people, they can take my rather rough, direct approach."

#### **He has been attending local 25th anniversaries**

FHA's silver anniversary has given the new chief a special load to carry. Many districts are holding celebrations and everyone wants the top man on hand.

"I just got back from one in Fort Worth," Julian told me. "You know how they do these things up brown down there. I've been spending too much time traveling, I suppose, but I think this is important. Hardly anyone in the public is conscious of what FHA has done for the country.

"In my talks, I address myself to the women in the audience, and tell them a lot of simple basic facts, such as that since FHA started the percentage of homeowners has risen from 40% to 60%. You'd be surprised how this goes

over, and how much space the local newspapers give it."

#### **"I like the job and, frankly, I'm making more than I ever did"**

The commissioner's salary is \$20,000, and Julian guesses he is one of the few top government office holders who has not been able to brag or complain about taking a sacrifice to work in Washington.

The Zimmermans are quite happy on the country estate they have rented. Their daughter is particularly delighted. Jana has long trained as an equestrienne, and a few weeks ago her parents gave her a dream present—Clay Tile, a genuine race horse. The red mare's career on the track was cut short by an injury, but she's still sound enough for show training. (The Zimmermans all are horsemen, dating back to frequent visits to Reba's parents' ranch near Wichita.)

Julian and Reba both are oil painters, she with rather more success. But when he gets home, usually by 7 pm, Julian is more apt to relax with a bourbon-and-water and a mystery or a western.

#### **"I expect to stay commissioner only two years," he says**

"I definitely plan to go back to Wichita and start building up a law practice. I'm determined to make a contribution before I leave. Norman Mason left an able staff and a top organization. I want to make the next commissioner's job a little easier, too.

"Reba and I love Kansas and want to get back. I want to get where I can play politics better than I can here.

"Some friends tell me I have a future politically. Maybe so. But I believe you should have a solid base to operate from if you do. That's one guarantee I will work at law and not make politics my main interest for some time.

"I do believe people should get into politics, whether in office or otherwise. It's exciting and it's important. If you take your party seriously, as I do the Republican Party, working for it is the most rewarding thing you can do." /END

#### **Here's what Zimmerman thinks about FHA's future**

"FHA is like a big insurance company. The broader its foundations, and the more balanced its portfolio, the sounder it is."

*"I don't believe FHA should have a limit on its mortgage holdings. Congress sets a limit on the theory this gives it a chance to look us over every so often. Actually, Congress can do this any time it wants."*

"The new Minimum Property Standards should have a great beneficial impact. . . . If the industry reaches the point of real quality standardization, then FHA will be able to do a better job of setting minimum standards. The danger we face is setting standards so high that some people will not be able to own decent homes. This should be avoided to the extent consistent with reasonable standards of livability."

*"We are having very little trouble with Title I modernization and repair loans recently, because FHA has been careful in its administration of this program. Congress made the lenders co-insurers so the lenders now are exercising greater administrative control and judgment in making these loans."*

"I want to bring as much uniformity as possible into the 75 FHA district offices. I want to face up to their problems as fast as I can. I don't want to have to deal with the same problems 75 times, because a problem that crops up in one district is likely to start cropping up in many more."

*"We are willing to re-examine any FHA policies or rules questioned. Continuous reappraisal of FHA programs is vital to today's vigorous housing industry."*

H&H staff



At the close of our conversation, Julian Zimmerman picked up the riding equipment he had been polishing and headed for the barn.







Here are the

# Custom-House Winners

of the 1959 Homes for Better Living Awards

sponsored by the **AIA**

in cooperation with **HOUSE & HOME** and **McCall's**

Fourteen houses were chosen from 135 entries as the best designed custom houses built since January, 1956, in the ten states of the Gulf and Southeast Atlantic coasts. Three houses won top (Honor) awards, three won second (Merit) awards. So many good houses were among the finalists that the jury also gave eight third (Honorable Mention) awards. The winning architects:

Honor awards: Victor A. Lundy ..... p 114  
Curtis & Davis ..... p 116  
Swenson & Linnstaedter ..... p 118

Merit awards: Paul Rudolph (two) ..... p 120 & 124  
Curtis & Davis ..... p 122

Honorable mentions (beginning on p 126): Paul Rudolph, Alfred Browning Parker, David Tudeen, Robert B. Browne, Cecil Alexander, Bolton & Barnstone, Colbert & Lowrey, Lawrence, Saunders & Calongne.

Members of the jury were:

Robert W. McLaughlin, FAIA, director of architecture, Princeton, chairman  
Edward L. Barnes, AIA, New York City  
Mary Davis Gillies, decorating and building editor, *McCall's*  
Cranston Jones, associate editor, *TIME* magazine  
William Kessler, AIA, Grosse Pointe Park, Michigan  
P.I. Prentice, editor & publisher, *HOUSE & HOME*  
Eldredge Snyder, AIA, New York City

The houses chosen by this jury fell into two categories: one, they were noticeably fresh in approach, or, two, they were highly developed examples of familiar forms. Said the jurors: "Too little of today's custom house design is fresh; too much is derivative, a working over of ideas that have already been done better." The jury agreed that there was still much to be done in refining known forms, but added: "It would be too bad if clients had no money for risk or experiment. Unless some of the more unusual forms are tried, forms that can be more easily achieved now with new materials and new construction methods, architects' designs will be caught at dead center."

Honor Award house by Victor Lundy (left and p 114), takes its distinctive form from glue-laminated arches.



# Honor Award

Medium-house class (1600-2800 sq ft)

Architect: Victor A. Lundy

Builder: Spear Inc.  
Location: Venice, Fla.

**CITATION:** "Of all the houses we've seen today, this one adds up to the most memorable image, because of its laminated shell structure. This concept—of enclosing living spaces under a roof novelly contrived—is valid and exciting. The house explores in the direction of plasticity, which now interests so many architects so much."

In general, the jurors expressed great enthusiasm, in spite of an opinion that some details were not sufficiently refined, and that the problem of fitting a cubical space under a curved shell structure had not been completely solved. The jury warned, however, that this type of design could become a trick form if not used, as in this instance, for good reasons.



Six wood arches of glue-laminated southern pine form five 14' structural bays. Decking for 14' spans is 3"x5" white fir, double t&g. Arches were fabricated in two sections; their total width is 79'.



Big living-dining area is the circular center of H-shaped plan. Circular wall is grey-green glazed ceramic brick.



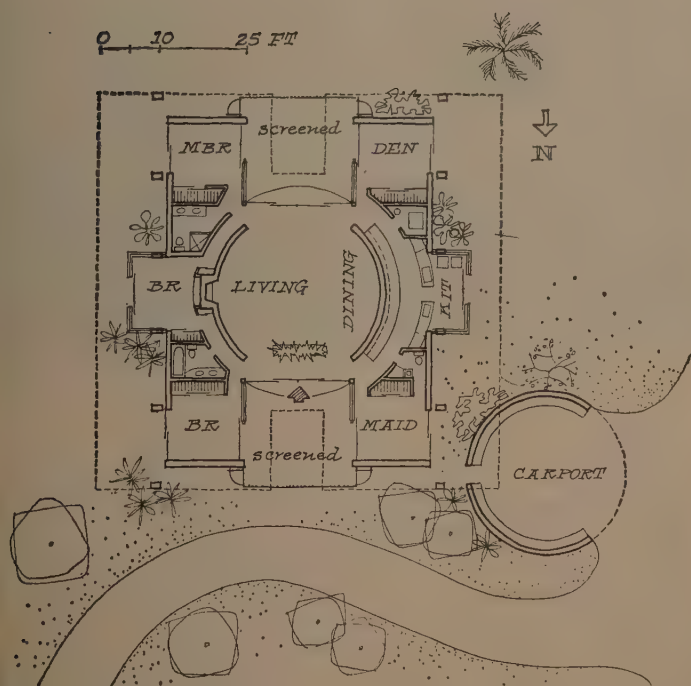




Arched roof stands free of actual enclosure of house. Arch height at center of span is 14'; wall height is 8'.

Lionel Murphy Jr.

Photos: Lisanti



H-shaped plan was chosen so whole house can be used when sliding doors are open. Bedrooms become private wings with doors shut.

Freestanding curved wall frames dining area. Glass fills the space between exterior walls and roof, so arched form can always be seen.





# Honor Award

Large-house class (over 2800 sq ft).

Architects: Curtis & Davis

Builder: Haase Construction Co.  
Location: New Orleans.

Published in H&H, June '58.



Garden court separates living-wing, left, from sleeping-wing, right. Sliding glass doors open living room to court and to screened terrace, left.

Photos: Frank Lotz Miller



Large living room (776 sq ft) has its own wing. Entirely separate from children's rooms, it is used solely for adult entertaining. Blank wall is on west (and street) side.

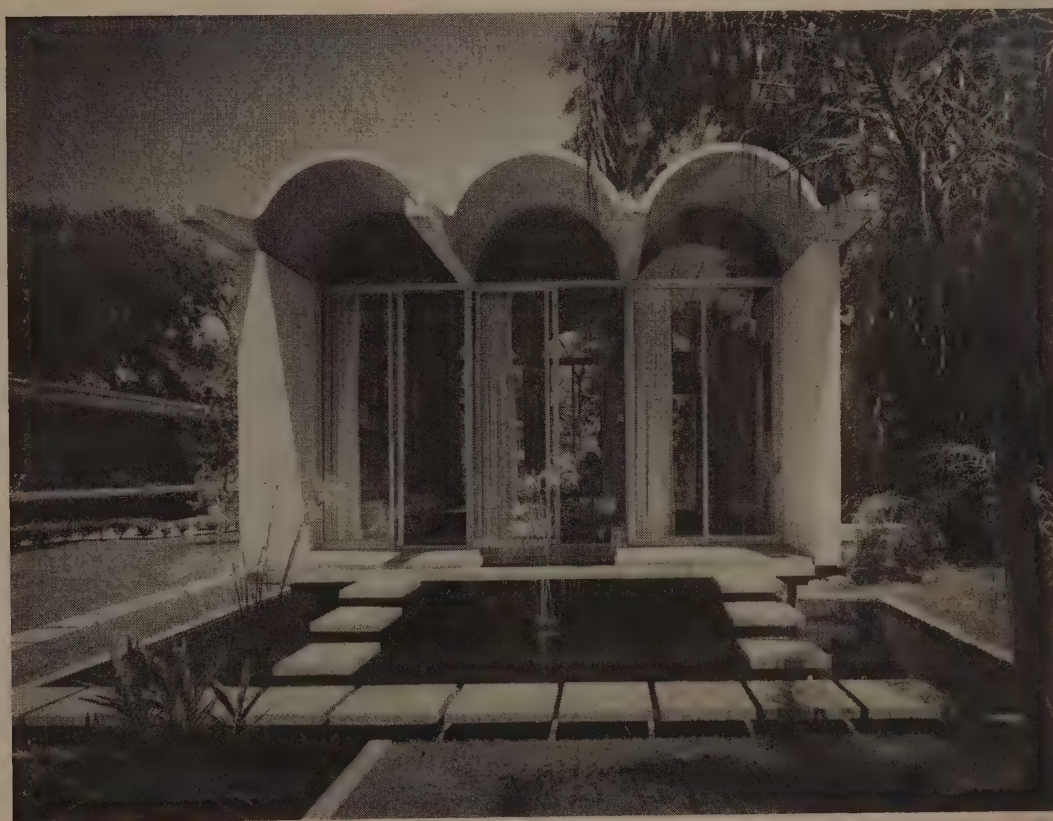
**CITATION:** "This is one of the most consistently well-handled houses we've seen here, handsome in detail, with a sense of scale that is notably lacking in many others. The guest house has great charm, and it forms an excellent contrast to the main house. The integration of landscaping and interiors with the architect's overall conception is excellent."

The jury felt that while there is a danger of over use of vaulted roof forms in today's design, they were successful in the guest house (see opposite).



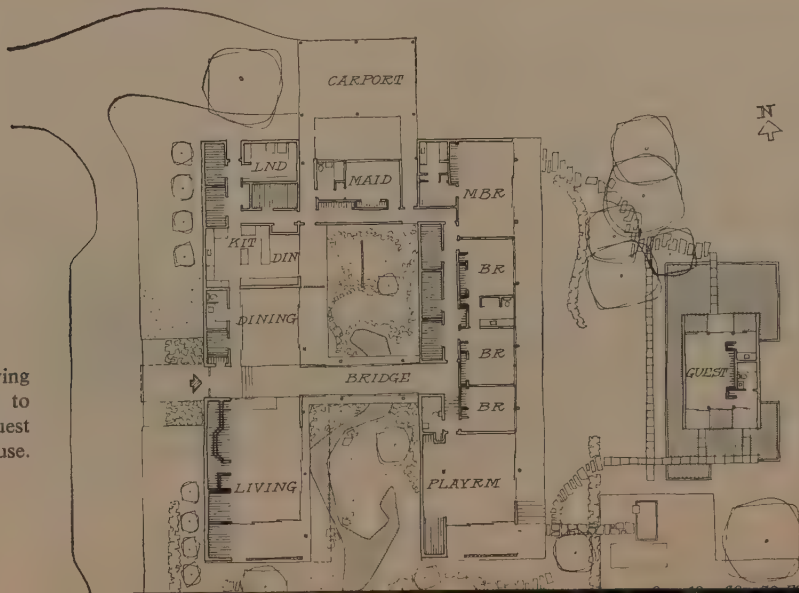


Interior of guest house was designed for a minimum of maintenance. Pavilion doubles as an adult retreat from a growing, active family.



Guest pavilion is set above a pool which adds to the fanciful and floating effect. Extended roof beams become waterspouts in heavy rains.

Main house plan is H-shaped. Bedroom wing has blank wall on court side, but opens to private area bounded by blank wall of guest house which is set over 35' from main house.





# Honor Award

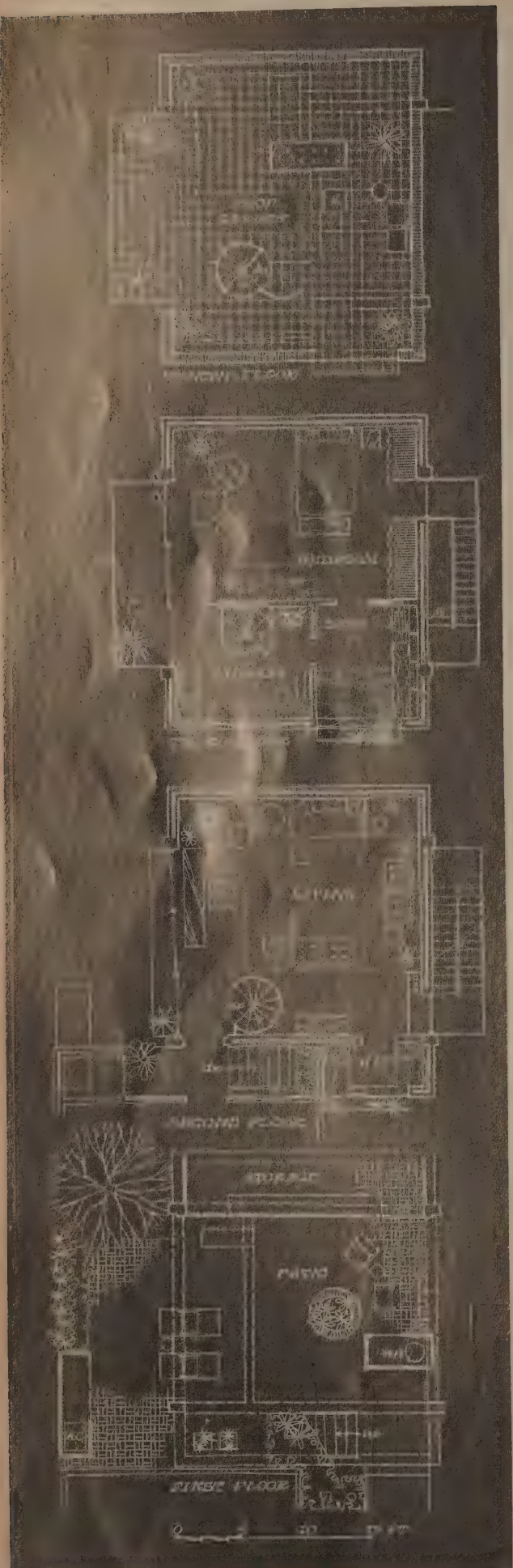
Small-house class (to 1600 sq ft).

Architects: Swenson & Linnstaedter

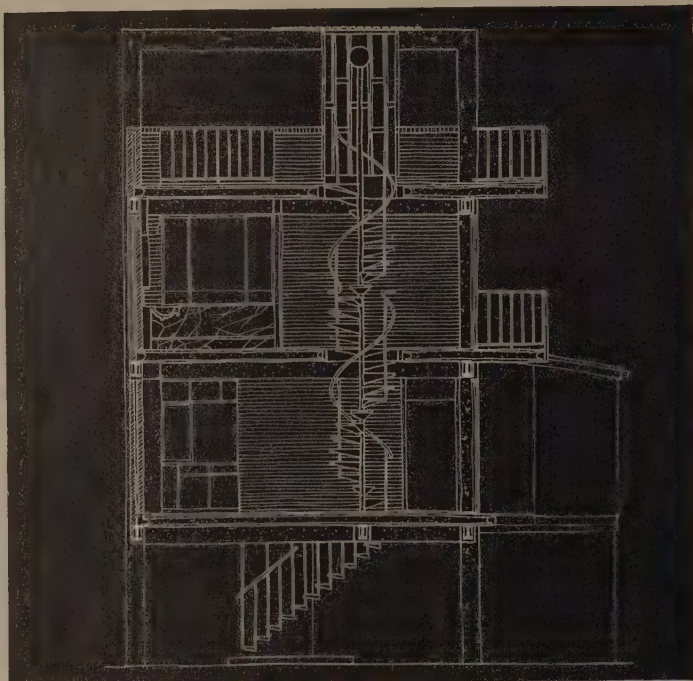
Location: Houston.

**CITATION:** "This house is a fresh solution on two counts. One, it gives a maximum of living space while occupying an extraordinarily small plot of ground. And two, as a natural consequence of a vertical plan, the roof is used for outdoor living. This use of the roof, especially in urban areas, could be employed much more often."

The freshness of the plan idea more than compensated for some reservations that the jurors expressed about the refinement of details and the relationship of this house to existing buildings on the site.



Vertical plan was used because site was only 24'x30', with existing buildings adjoining it. Solution put each major element on a separate floor. Building's height, plus ground floor patio and roof garden, give a city life with privacy and outdoor living.



Stair is a major design element; it is only means of access from floor to floor, and by exposing it, the vertical character of the house is emphasized. Conventional stair leads to first floor; spiral stair continues to roof where it is enclosed by a 12-sided glass cupola.





Balconies open off roof garden and third floor bedroom and library; they provide outdoor living at each floor and add valuable space.



# Merit Award

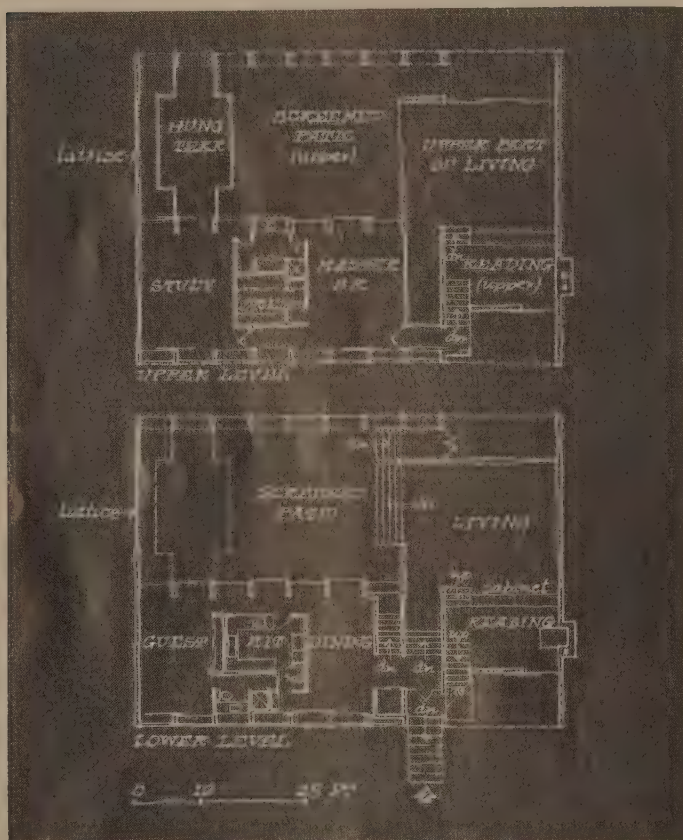
Medium-house class (1600-2800 sq ft).

Architect: Paul Rudolph

Builder: Associated Builders Inc.  
Location: Casey Key, Fla.

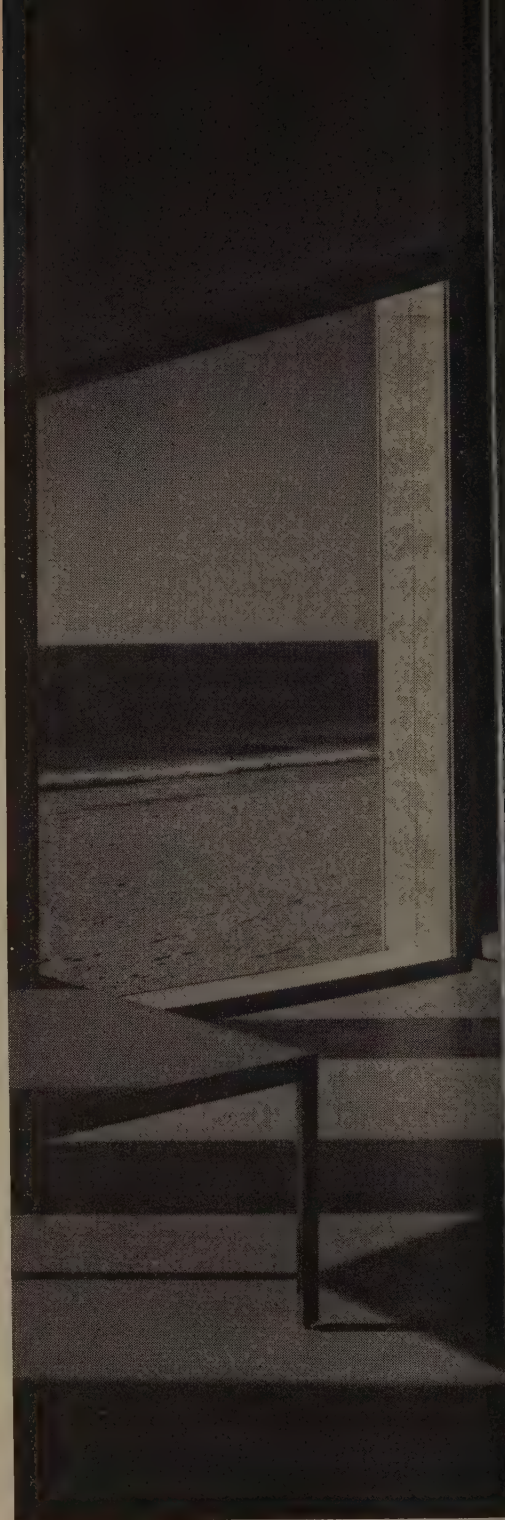
**CITATION:** "This house is unusual in its classic calm and repose. It gives the impression of strength, stability, and permanence. The use of the two-story enclosed patio is commendable. The use of screening is capitalized on, for it changes the appearance of the house by reflecting light in the day, becoming transparent at night."

Jurors severely criticized the handling of scale, particularly on the beach elevation. However, they agreed that the impression of permanence and simplicity was unusual in Florida, and something that more Florida architects might investigate.



Plan has variety of levels within two-story framework. Only the patio is at ground level; study, master bedroom, hung terrace share top floor.

Actual two-story scale is revealed at night when lights shine through transparent screening. Car shelter is below grade, right.

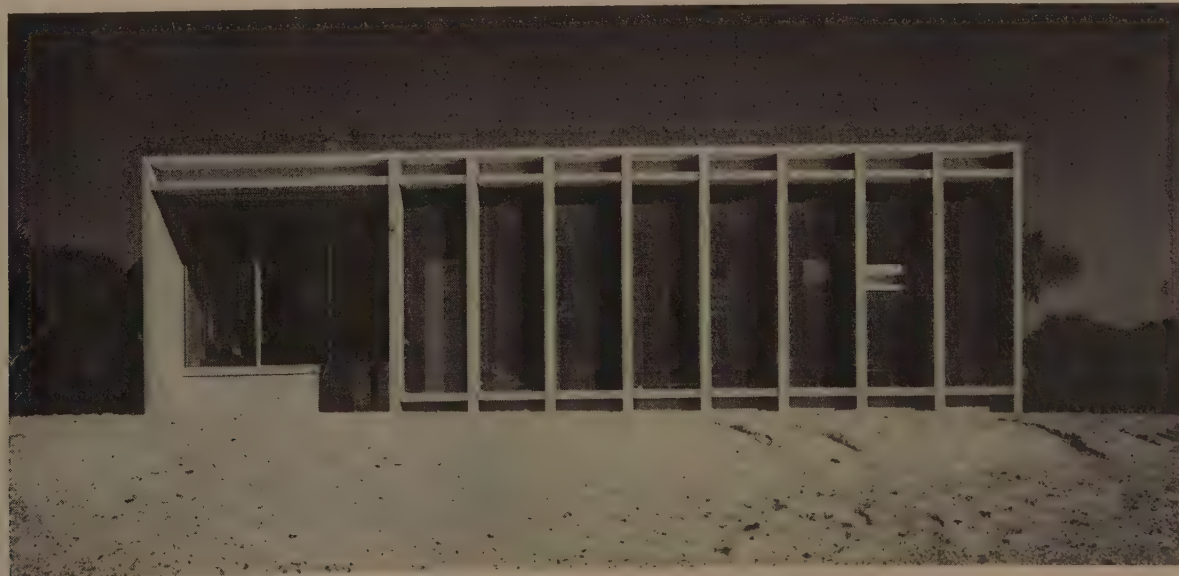






Two-story patio-room has full-height screening. Exposed concrete blocks are sand-colored, local in origin. Piers are faced with cypress.

Photos: © Ezra Stoller



From beach, house has almost stark simplicity. Double fascia line repeats line of roof and line of hung ceiling.



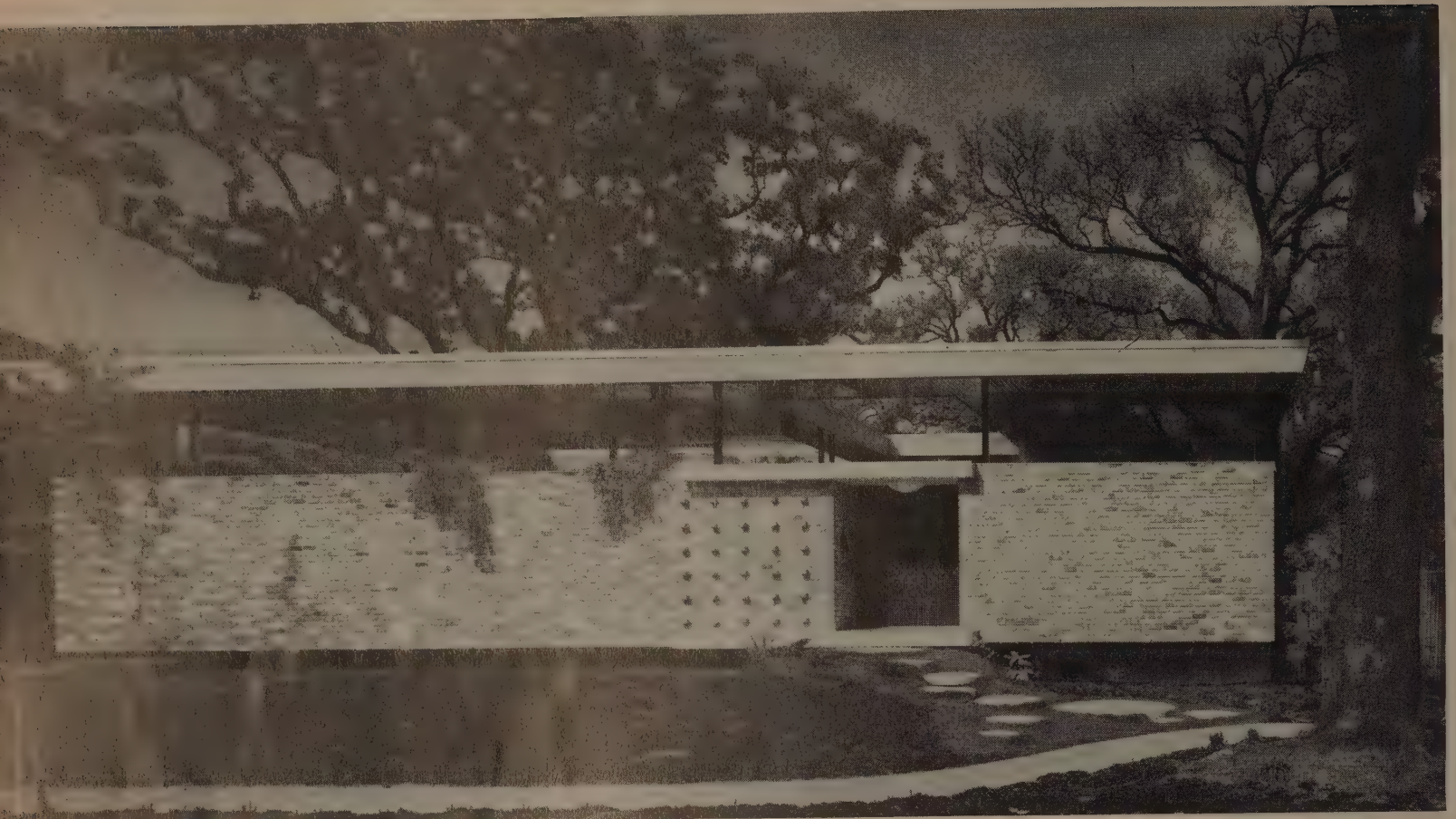
# Merit Award

Architects: Curtis & Davis

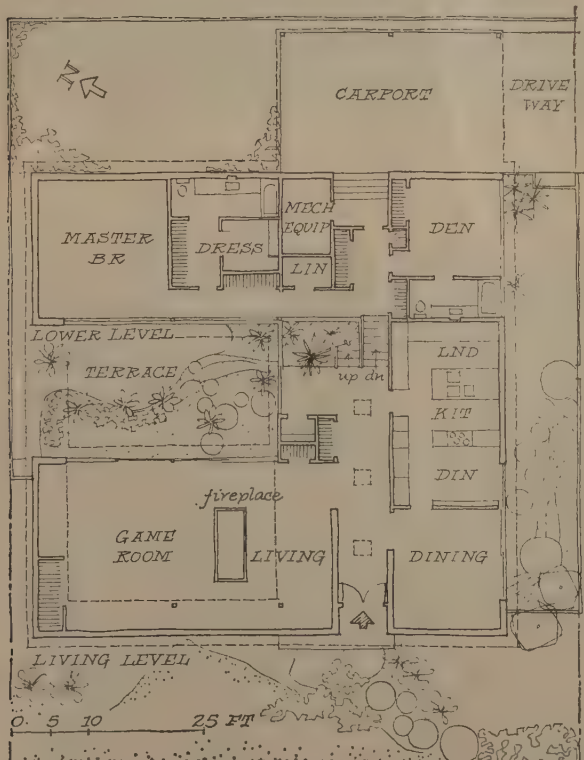
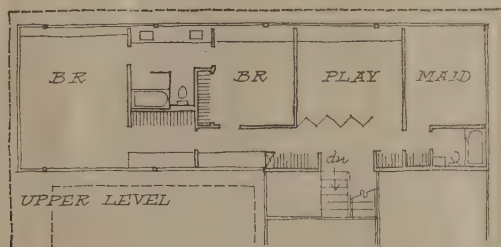
Builder: Otis W. Sharp & Son.

Location: New Orleans.

Large-house class (over 2800 sq ft).



Floating roof plane gives main rooms a 13' ceiling height. Walls are 8' high, with fixed glass above to extend view in all directions.

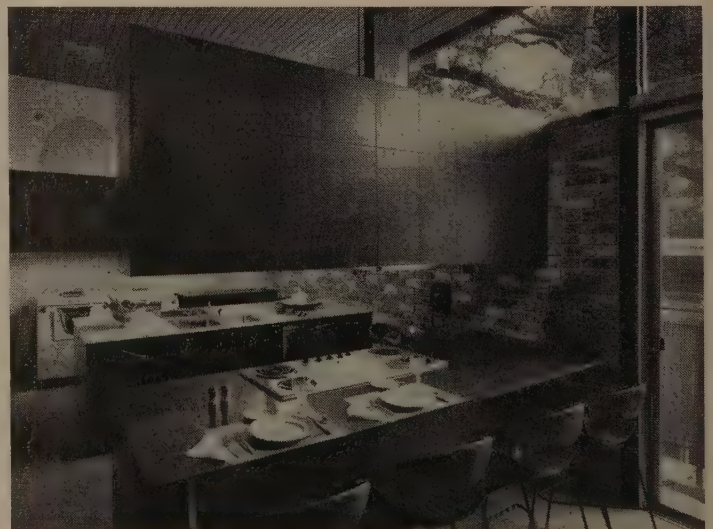


Split-level plan was used to get 4500 sq ft house on 75'x100' lot without dwarfing the site. To make the house seem even smaller, lower level was set 2'6" below sidewalk level.

**CITATION:** "This house creates great privacy, but the raised roof and the use of glass make it airy and well-lighted, and provide a feeling of the outside atmosphere. The interiors are very well designed, and the house has the quality of simplicity."

The jurors cautioned that the use of a clerestory in a neighborhood of two-story houses could destroy privacy, but noted that in this house the interior court made open rooms and privacy possible.

Photos: Frank Lotz Miller



Breakfast room forms one side of long kitchen area; laundry is at opposite end. Door, right, leads to small landscaped area hidden from street view by 10' high vine-covered fence.





Court creates more private outdoor living than city lots usually have. Living room and master bedroom open to it.



# Merit Award

Architect: Paul Rudolph

Builder: James Sinks.

Location: Delray Beach, Fla.

Medium-house class (1600-2800 sq ft).



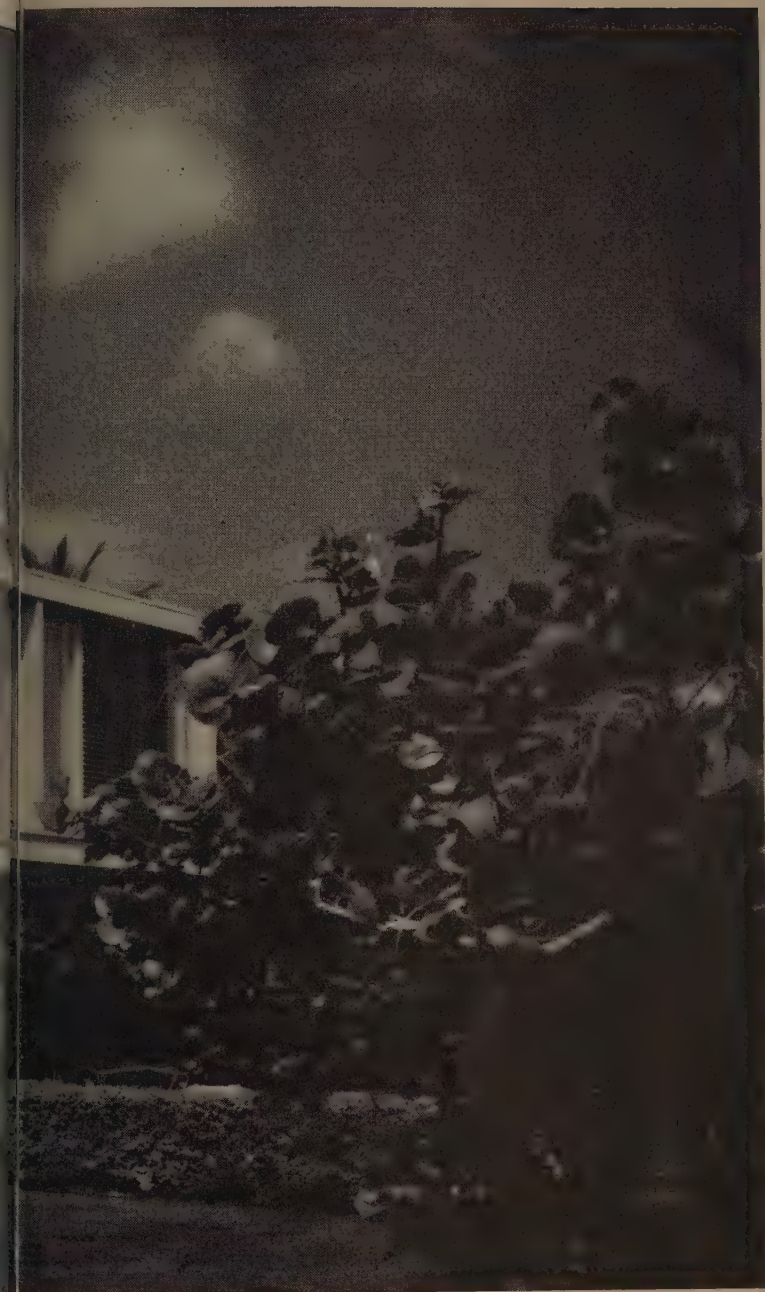
House is cantilevered from four steel columns. Stair was enclosed on lower level to separate carport from patio.

Photos: Ernest Graham



Living-dining room, outlined by exposed steel beams and columns, separates bedrooms. House was designed chiefly for adults.



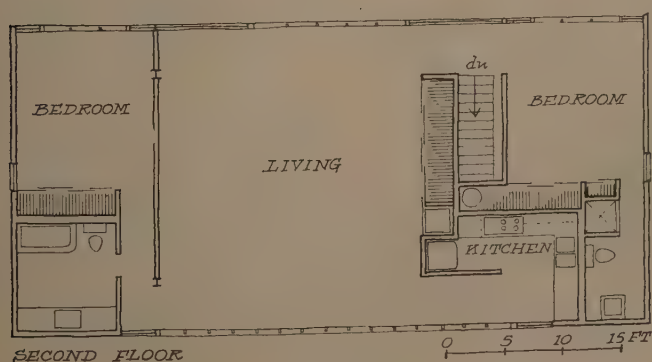


Storage walls like the one at rear of dining area are used throughout the house to hold everything from clothes to the furnace.

**CITATION:** "This house restates a well-known form, but it does so with simplicity, elegance, discipline and good proportions."

Some jurors criticized the relationship of the ground level to the living level. They felt that the transition was not satisfactory, and that the only stair was too tight for ease and graciousness of access.

However, the jury agreed that a stilt house was a livable solution in Florida.



Exterior sitting space is also outlined by the steel beams that support the house. Landscaping is used to give patio privacy from street and neighbors.



Honorable Mentions

© Ezra Stoller

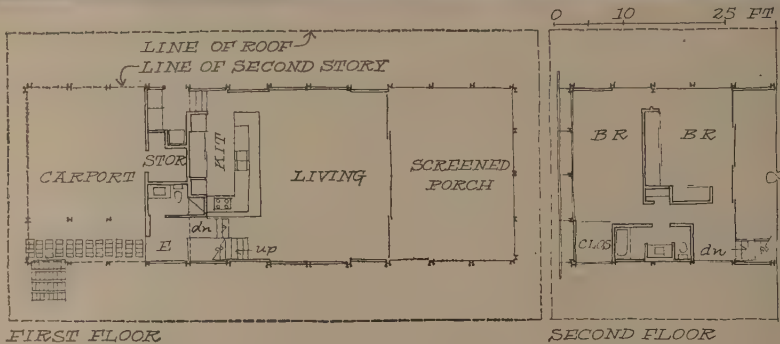


Large-house class (over 2800 sq ft).

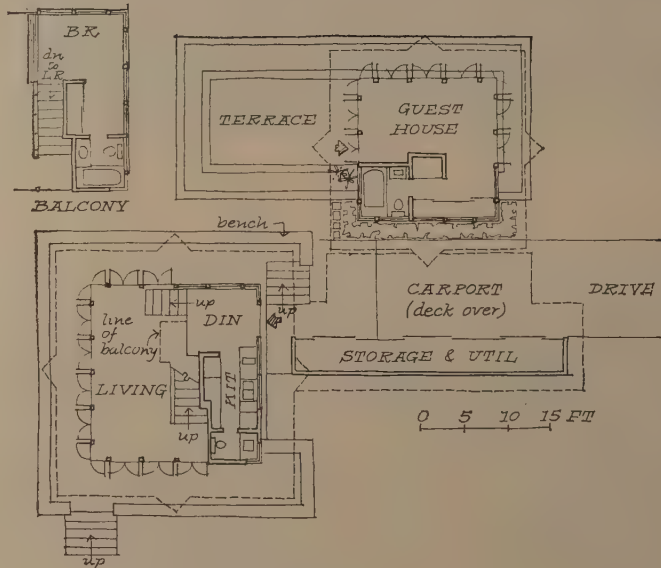
Architect: Paul Rudolph

Builder: Stroud & Boyd. Location: Sarasota, Fla.

**CITATION:** "Here again is a house that is striking and fresh, particularly in its expression of the construction." The jury also liked its simplicity and informality, but felt that the plan and interior detailing did not live up to the promise of the exterior.



© Ezra Stoller



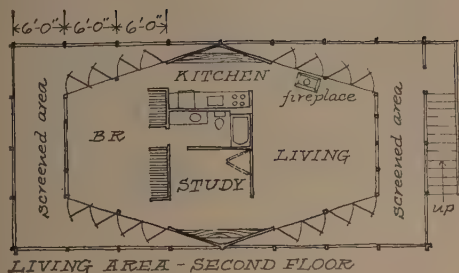
Small-house class (under 1600 sq ft).

Architect: Alfred Browning Parker

Location: Coconut Grove, Fla.

**CITATION:** "The house is enjoyable because the two-plan elements are imaginatively handled, and there is a playful quality to the roof line." The jurors criticized a tendency toward over-design in some interiors and found them in conflict with the roof form and its material.





Small-house class (under 1600 sq ft).

**Architect:** David Tudeen

**Builder:** Master Mode Homes.

**Location:** St Petersburg, Fla.

**CITATION:** "This little house is charming, and it has an informality that suits its site. For \$8,000, it is one of the biggest bargains we've seen." The jury criticized the plan for not making the best use of the second floor space, and felt there was insufficient reason for it to be diamond-shaped.



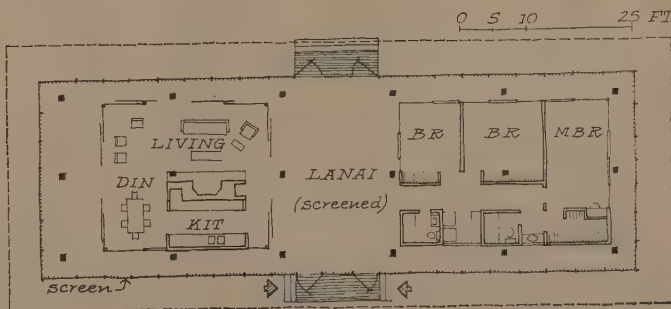
Medium-house class (1600-2800 sq ft).

**Architect:** Robert B. Browne

**Builder:** Warren Burkholder. **Location:** Key Biscayne, Fla.

**CITATION:** "This house has a very straightforward plan that should give it a way of living to compare well with any of the others we have seen. Also, the roof is in a form that unites the whole house and adds to its simplicity of structure." While admiring the execution of the house, the jury found the general concept "too traditional" to give it more than an honorable mention.

Published in H&H, Feb '59.



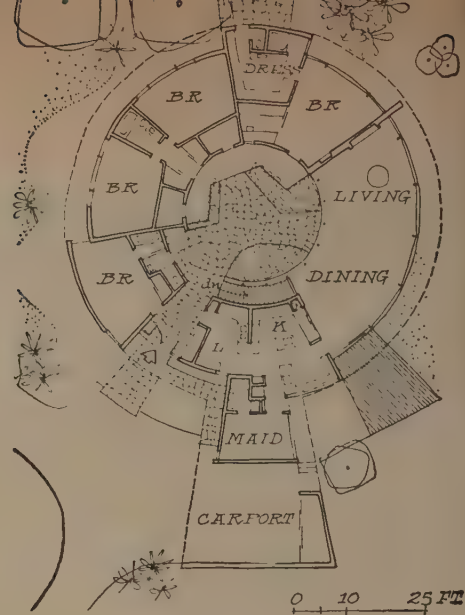
© Ezra Stoller







Robert McGinnis



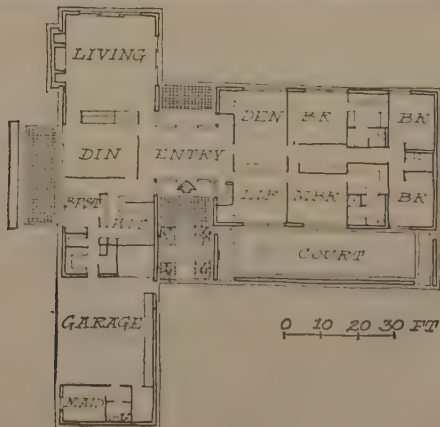
Large-house class (over 2800 sq ft).

**Architect:** Cecil Alexander

(Finch, Alexander, Barnes, Rothschild & Paschal)  
Builders: Adams and Willis  
Landscape: Edward Daugherty  
Location: Atlanta, Ga.

**CITATION:** "This is the only circular house entry that comes within striking distance of being successful. Its relationship to the surrounding woods, plus the central garden-room must make it most pleasant to live in." However, it seemed to the jurors that while the house was exciting in plan, it was much less so in three dimensions.

Fred Winchell



Large-house class (over 2800 sq ft).

**Architects:** Bolton & Barnstone

Builders: Ray Wilson & D. S. Rogers.  
Landscape: Thomas F. Church.  
Location: Houston.

**CITATION:** "This house very successfully creates its own privacy from the street by putting a solid brick wall across a court." The general feeling of the jurors was that the house was well done, but that it was too static in form to merit a higher award.





Frank Lotz Miller

Medium-house class (1600-2800 sq ft).

**Architects:** Colbert & Lowrey

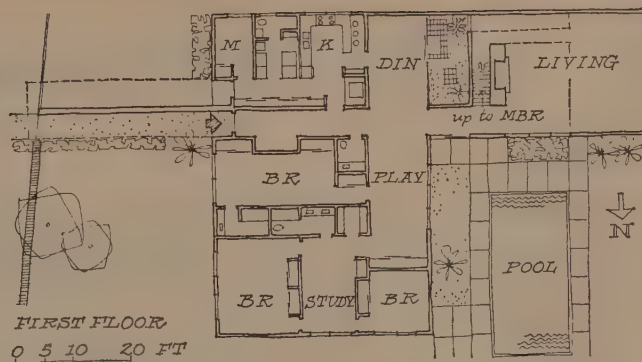
W.J. Hess, Assoc.

Builder: Landis Construction Co.

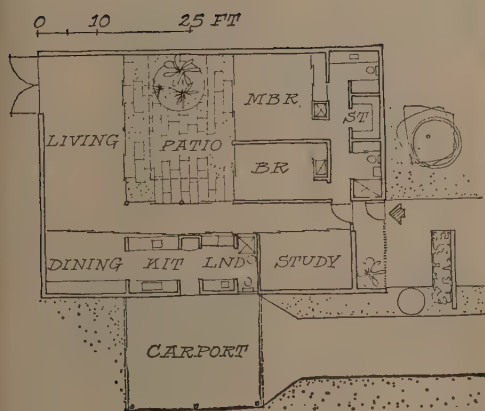
Landscape: Frances Colbert.

Location: Metairie, La.

**CITATION:** "The handling of materials, and the way the architects combined the one- and two-story elements, make this house well worth an award." Here again the jurors liked the house, but did not find that it led sufficiently in design to qualify for a higher award.



Frank Lotz Miller



Medium-house class (1600-2800 sq ft).

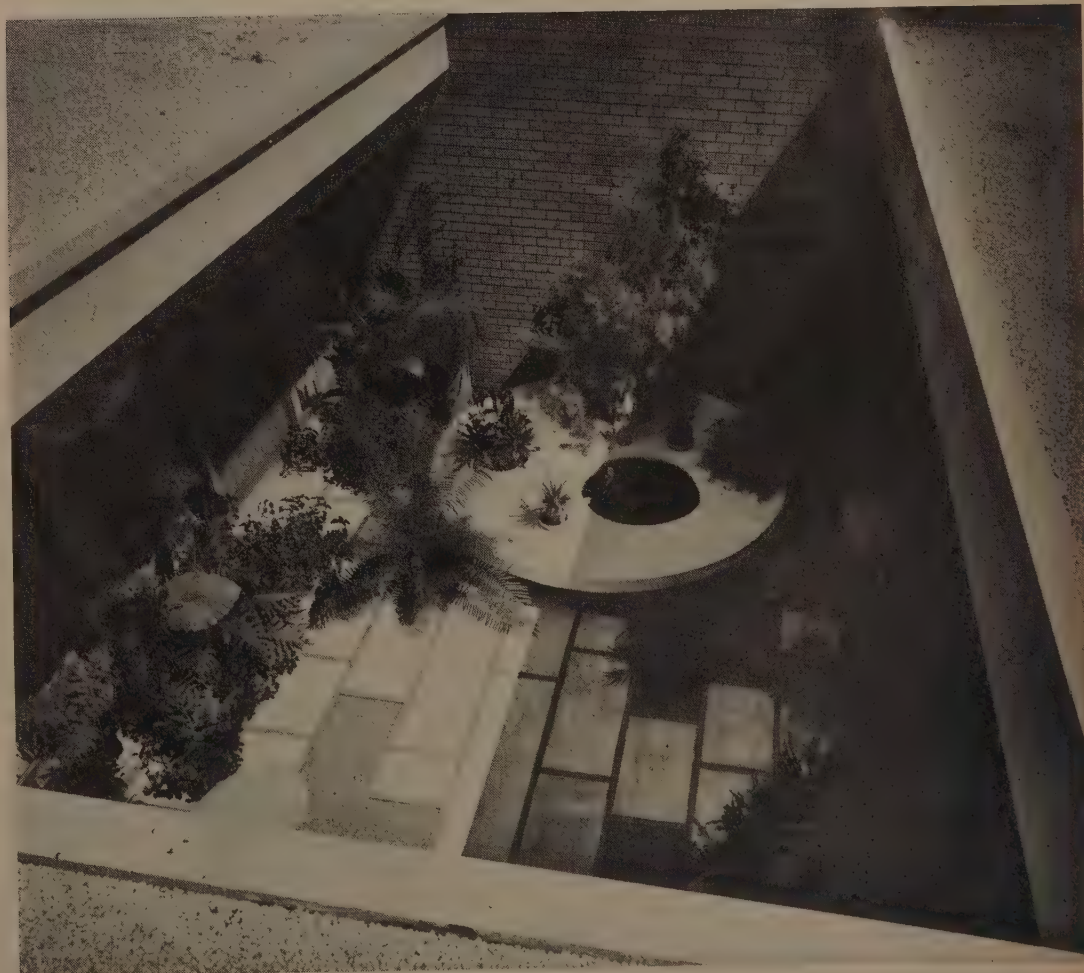
**Architect:** W.F. Calongne Jr.

Lawrence, Saunders & Calongne

Builder: Richard W. Goodyear

Location: New Orleans, La.

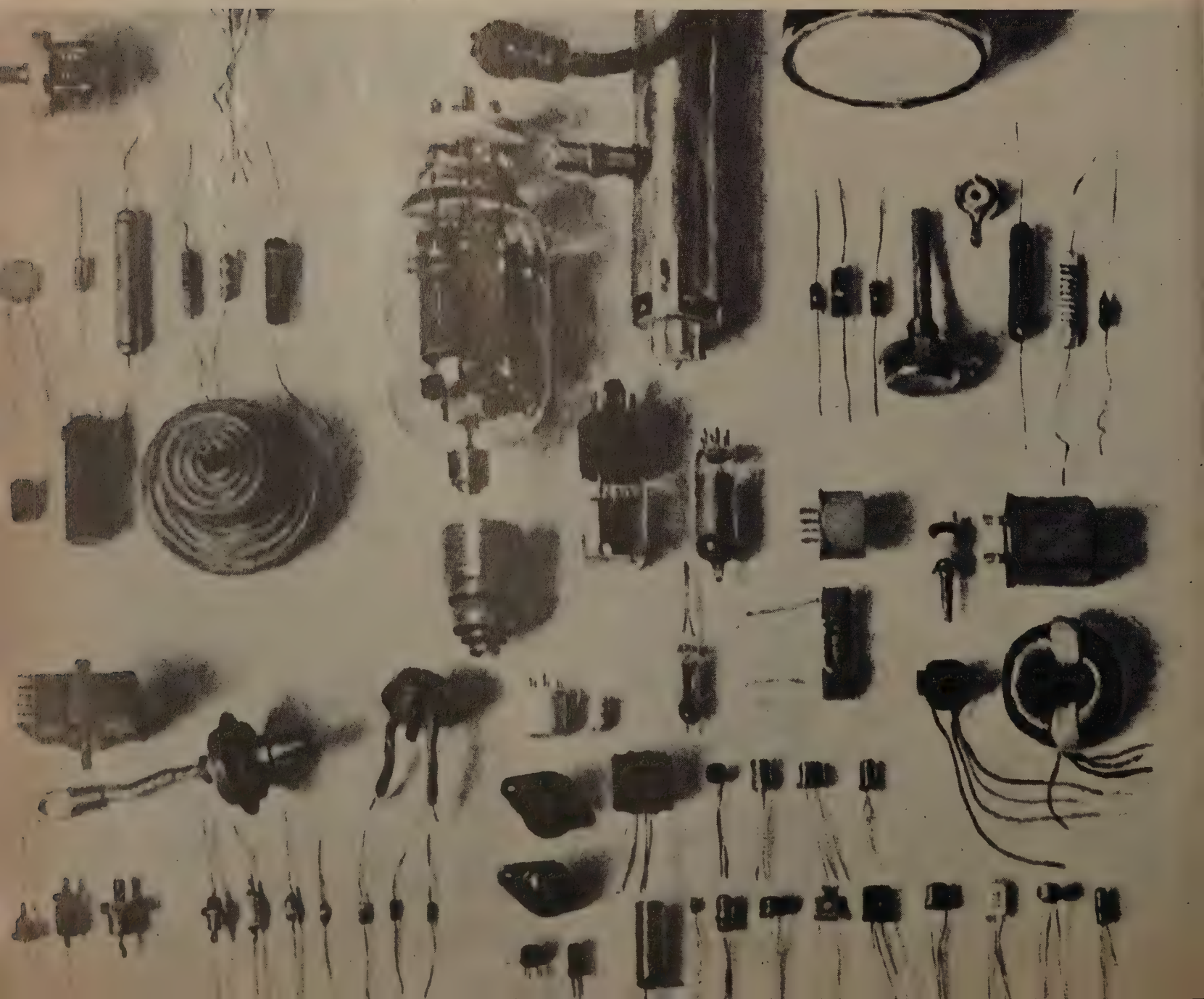
**CITATION:** "This is the only entry which used the central garden court to such good purpose." The over-all design was considered well-handled, but the opinion of the jurors was that it did not come up to the level of excitement of some of the higher awards.



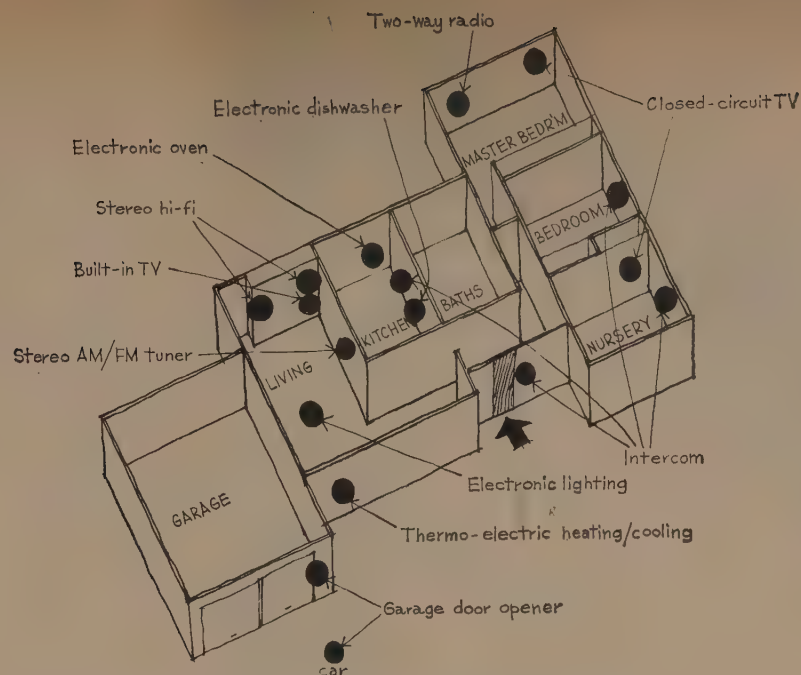




## **Trend to watch: built-in electronics**







**196X HOUSE** may include wide variety of electronic equipment.

## —some ready today, more tomorrow

The drawing above shows some of the electronic equipment which, say industry experts, may soon be part of the house package.

Today, much of this equipment is still experimental. But only ten years ago electronic equipment that is now basic to our military weapons systems and to many of our industrial processes was just in its experimental stage. So it is easy to foresee the electronics industry perfecting these devices for the home in the next ten years or sooner:

... **Electronic washing machines and dishwashers.** (A few units, which "shake" dirt off with ultrasonic sound waves, are already in use in industry.)

... **Electronic ovens.** (These units, which roast meat in a few minutes, are already in limited production but are being further developed for mass use.)

... **Electronic heating and cooling.** (Compact "thermo-electric" systems which have no moving parts are being developed—see *H&H*, Sept '58, p 164.)

... **Electronic lighting.** (Manufacturers are working on "electro-luminescent" panels to provide a continuous wall or ceiling of light.)

... **Electronic controls.** (Devices to anticipate weather and temperature changes, or automatically "program" kitchen work, are now in the laboratories.)

But a lot of electronic equipment for housing is perfected right now:

... **Automatic garage door openers** are already standard equipment in many new houses (for a brief description of how they work, see p 162).

... **Intercoms**, another "standard item" in many new houses, are becoming more popular as they become more versatile (for details, see p 133).

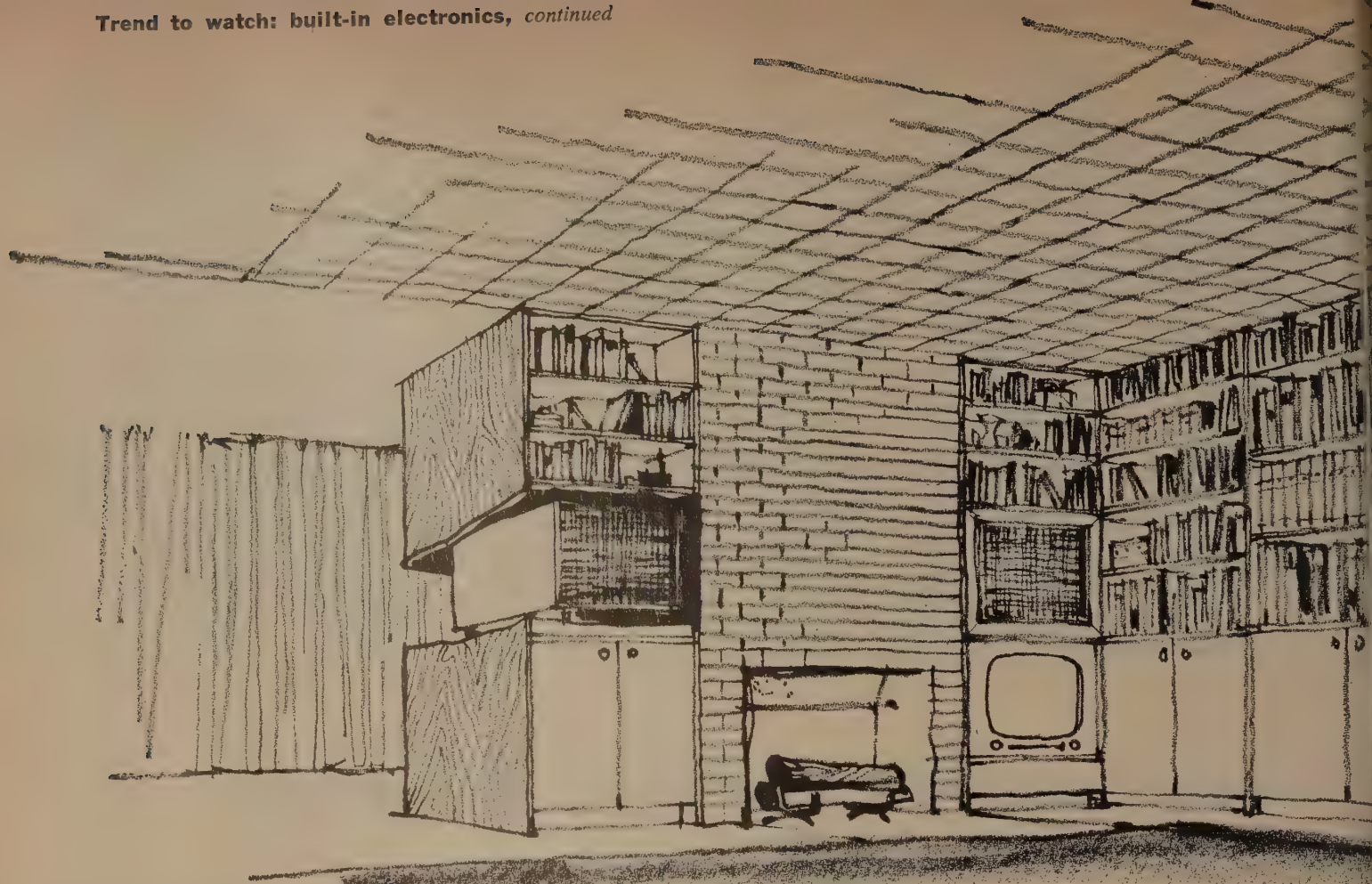
... **Built-in hi-fi**, even in modest-priced houses, is becoming popular. In the past year, B&G Electronics of Downey, Calif. has sold 800 stereophonic hi-fi systems to builders of speculative houses. (For what you will need to know about hi-fi, see p 132.)

... **Other electronic equipment now standard in industry**—two-way radio and closed-circuit TV—may become part of our houses before long (see p 162).

Important note: if buyers want it, chances are you can include this equipment in the mortgage. As far as FHA is concerned, if hi-fi and intercom are built in they can become part of the realty, subject to local ruling. This equipment usually lasts the life of the mortgage, does not become obsolescent faster than most other equipment now included in the mortgage.

*continued*





IN IDEAL ARRANGEMENT, speakers for built-in hi-fi are in the fireplace wall where they do not interfere with furniture arrangements.

## Hi-fi and intercom may soon be sold with the house

Within a year or two, built-in hi-fi and intercom systems like the one shown in the drawing above will be part of the package in many built-for-sale houses, say industry experts.

### Stereo hi-fi:

**it costs less to build in than you may think**

Today, you can buy a minimum stereo hi-fi suitable to include in a built-for-sale house for about \$200. This would include installation of two 9" speakers, an amplifier, and a record player—but not the cabinetwork. Piping the sound to other rooms would cost about \$150 extra for more speakers and installation. Other extras: an AM-FM stereo tuner (about \$150) which picks up stereo sound being broadcast by radio stations in most metropolitan areas; and a "tape deck" (about \$50) for playing tapes on the hi-fi.

*Does a \$200 expenditure make sense for the average production house?* Each builder will have to decide for himself whether the merchandising appeal is worth the money. Sample comments: Builders John and Bill Lusk of Whittier, Calif. (who will build 500 houses this year in the \$18,000 class) say: "Built-in stereo is an optional feature in all these houses, but it looks like an exceptionally good sales feature—so good in fact that we will wire all houses for stereo, whether or not the buyer wants to put it in. Our guess is that we'll do plenty of business in stereo and the pre-wiring will save us all kinds of money." Says Ken Schmidt of HRH Investment Co, Beverly Hills

(which is now building 74 houses in the \$25,000 class and is including built-in stereo as a standard sales feature): "We started with one-room stereo. We've now added single speakers in each of the three bedrooms, and a stereo tuner in addition to the amplifier and record changer."

In the custom house market, the problem of installing hi-fi is relatively simple. Clients who are "hi-fi bugs" will know exactly what equipment they want installed and where they want it. With clients who aren't experts, you can work with a local supplier to develop a system to meet their needs and budgets.

*The rules of thumb for installing stereo hi-fi are fairly simple* (you can get specific advice from the manufacturers listed on p 162 and from your local supplier). The biggest problem: finding the right spots for the two speakers or sets of speakers, and the amplifier, record player and any extra components.

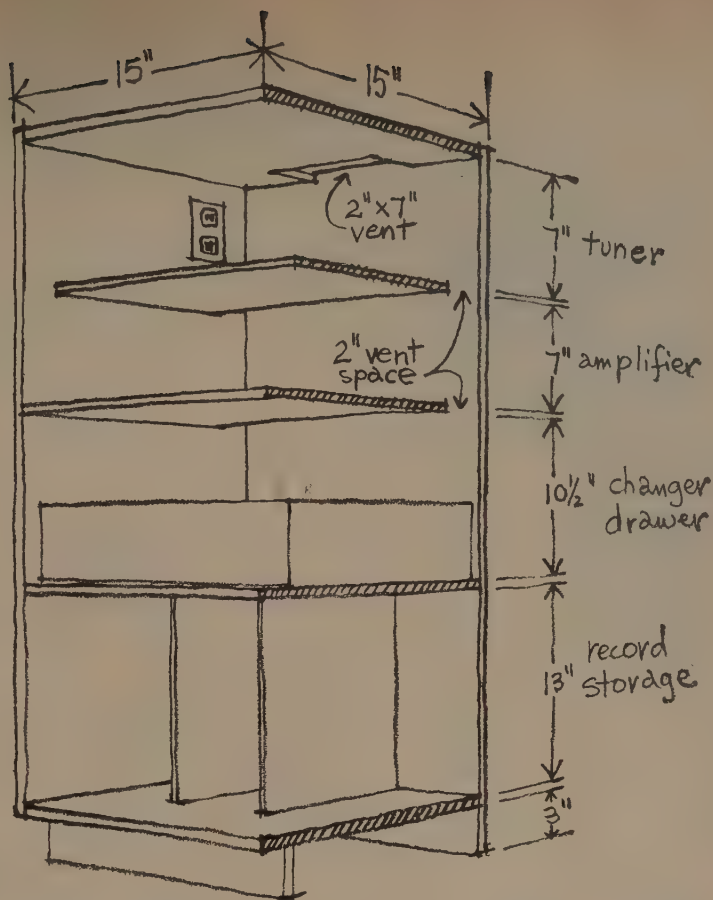
The drawing at the upper right shows dimensions and details a typical built-in cabinet for all components except the speakers. These cabinets should ideally be on a wall other than the speaker wall (as shown in drawing above) because, with some types of playing cartridges (pick-ups) there is distortion if the cartridge is too close to the speakers.

The best place to build in the two speakers or sets of speakers is the narrow wall of a large room—usually the living room or the family room. Ideally, the speakers should be at ear level when the listener is sitting down, but higher than this is better than lower. The two sets of speakers should be separated by about half to two-





Record player and intercom station are on wall, right.



**BUILT-IN CABINET** for hi-fi record player, amplifiers, stereo tuner should be designed so components can be removed easily for tube changes, and so there is plenty of ventilation to dissipate heat.

thirds the length of the wall, and at equal distances from the ends of the wall.

Most speaker sets are built into a storage or fireplace wall because the "woofer" speaker should be placed in a speaker cabinet.

A first-class set of speakers will include three different kinds of speakers: woofers for very low notes, mid-rangers, and tweeters for high notes. Because the efficiency of woofers fall off noticeably in reproducing bass notes, a speaker enclosure is needed to reinforce these low-frequency notes.

The minimum ideal size for a speaker cabinet is 12 cu ft—say 3'x2'x2'. Closets, stud spaces, spaces in a storage wall, and attics can sometimes be used as a cabinet with speakers mounted in the wall or ceiling facing the listener.

For best reproduction, the walls, ceilings, and floor surfaces should be "broken up" to avoid unpleasant sound reverberations. Rugs and furniture usually do an adequate job of cutting down reverberations, but a room with a cathedral ceiling, drapes and bookshelves is better. In flat-ceiling rooms, acoustic tile improves the sound.

#### **Built-in TV: a questionable idea**

In production houses, at least, most experts feel that building in TV is probably not worthwhile. Reasons: 1) most people (notable exceptions: newlyweds) already own a set and will bring it with them to a new house; 2) television has a relatively high rate of obsolescence; 3) units must be readily accessible for repair—they need much more maintenance than most other electronic equipment—and must be well ventilated.

Only a few "custom" sets are available without cabinets for built-in installations, but there is no technical reason

why a standard set cannot be fitted into a built-in cabinet, oversized for easy removal of the set and for ventilation.

#### **Intercoms: they are becoming more versatile**

Intercoms are included as a sales feature of the house much more often than any other electronic device, are standard equipment today in many built-for-sale houses. Once, they were used only to send voice signals from one part of the house to another. But today's new systems (installed cost about \$100 and up for a master station with built-in radio, four "remote" stations) can do all these jobs:

1. *Reproduce background music* from the hi-fi with very good fidelity. Most new units are provided with a "phono jack" for tying in record playing systems.

2. *Reproduce FM or AM radio* with very good fidelity. Many standard units have a built-in radio (or clock radio) and if the intercom is tied into a stereo tuner, separate AM and FM programs can be piped to different rooms.

3. *Serve as a fire alarm system.* Intercoms are available with heat-activated devices, so an alarm is sounded throughout the house when a fire breaks out.

4. *Serve as a burglar alarm system.* Intercoms can be tied in with a device, turned on only at night, that "senses"—with an electromagnetic "field of force"—anything that approaches within, say, 10' of the house.

5. *Serve as a baby sitter.* Intercoms are available with "automatic squelch" that boosts the cry of a baby (or any spoken message) over background music.

Intercoms are easy to install. The master station usually.....story is continued on p 162





**GLASS GABLE END FACING LAKE** opens the main living area to the view. The deep overhang shades the wall and the big deck.

## This custom house on a lake uses ideas that make sense for many sites

Photos: Chas. R. Pearson



**OUTDOOR DINING TERRACE**, fitted in under overhang, is on same level and close to dining area (behind glass) and deck (at right).

Many sites are heavily wooded, or sloping, or have a fine view—and some, like the site of this house, combine all three. In fitting the house to its site, the architect made good use of basic ideas:

The big flaring overhang shades glass walls and outdoor living spaces. It improves the appearance and adds comfort.

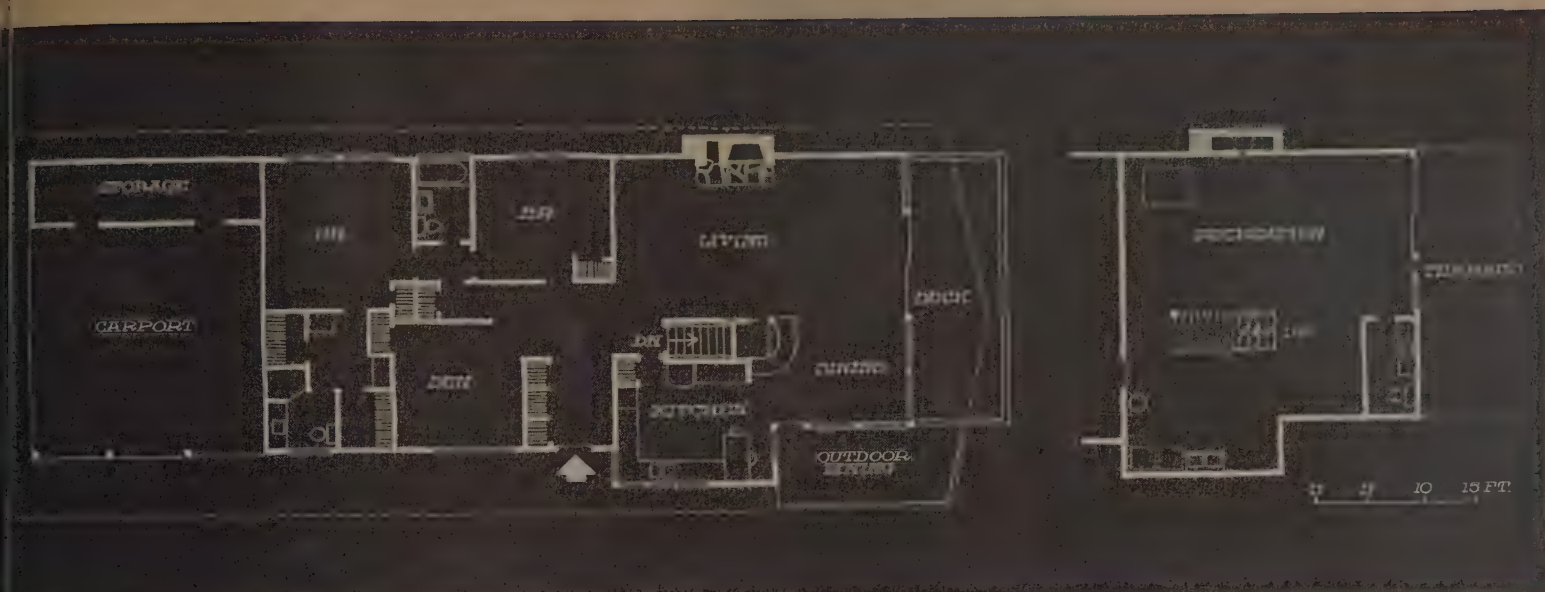
The large deck, on the lake side of the house, provides convenient and pleasant outdoor living.

The living-dining room (good-sized for entertaining) opens to both view and deck.

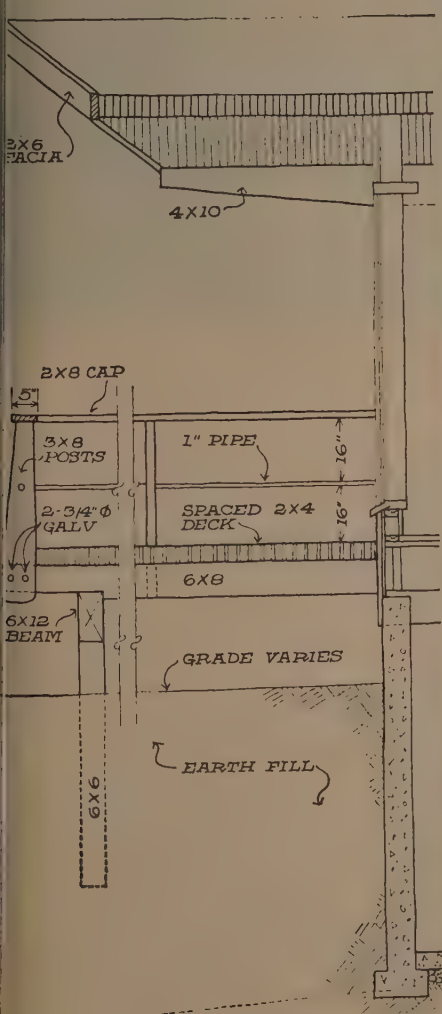
An above-ground basement, finished as a recreation room, opens to a terrace, also on the view-side.

Wood finishes, indoor and out, and the pitched roof, complete the blending of house and site.





**PIPE PLAN** has 1,778 sq ft of living space on the upper level, 952 sq ft of space on lower level. Cost of house without land: \$35,000.



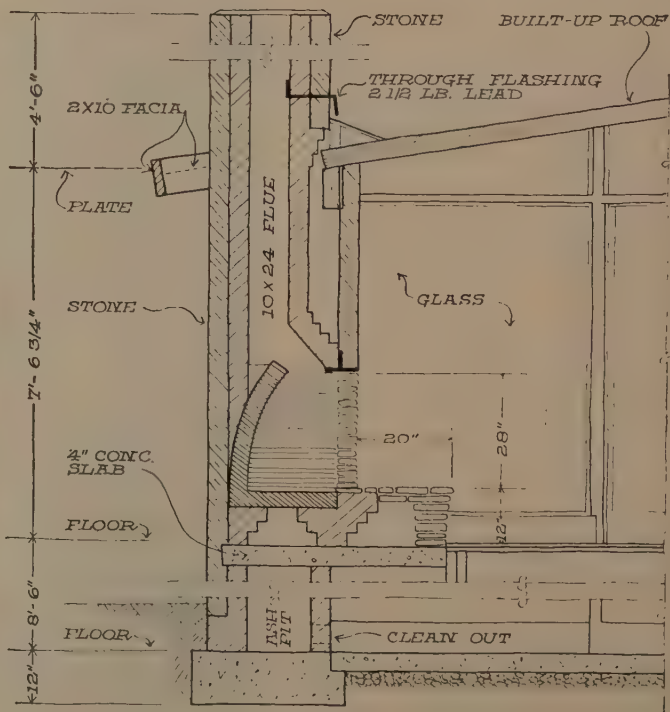
**DECK** is 10'x28', with an 8' prow-shaped overhang of laminated 2x4s carried on a 6x12 glue-laminated ridge beam. Floor of spaced 2x4s shades glass wall of recreation room on the lower level.





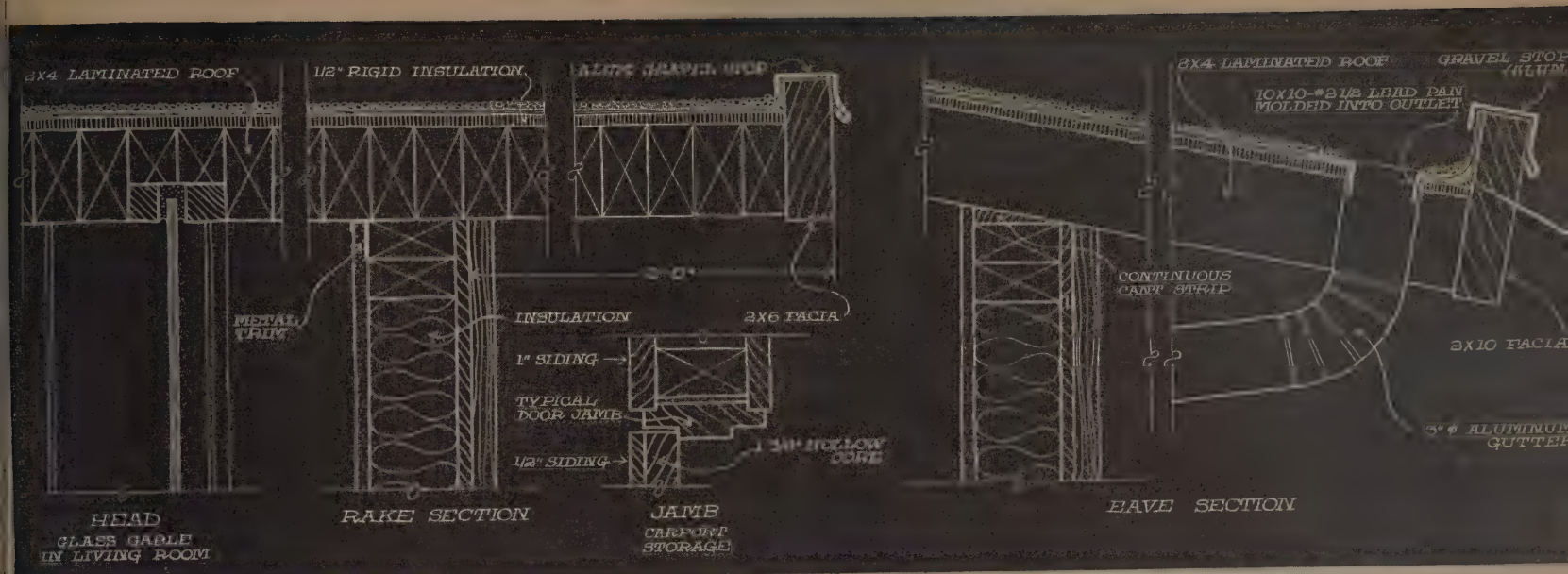


**LIVING AND DINING AREAS** form one large open space, ideal for entertaining. Deck is reached through sliding glass doors.



**CEILING** is laminated 2x4s spanning up to 16'. Fireplace is stone; flanking walls are gypsum board.





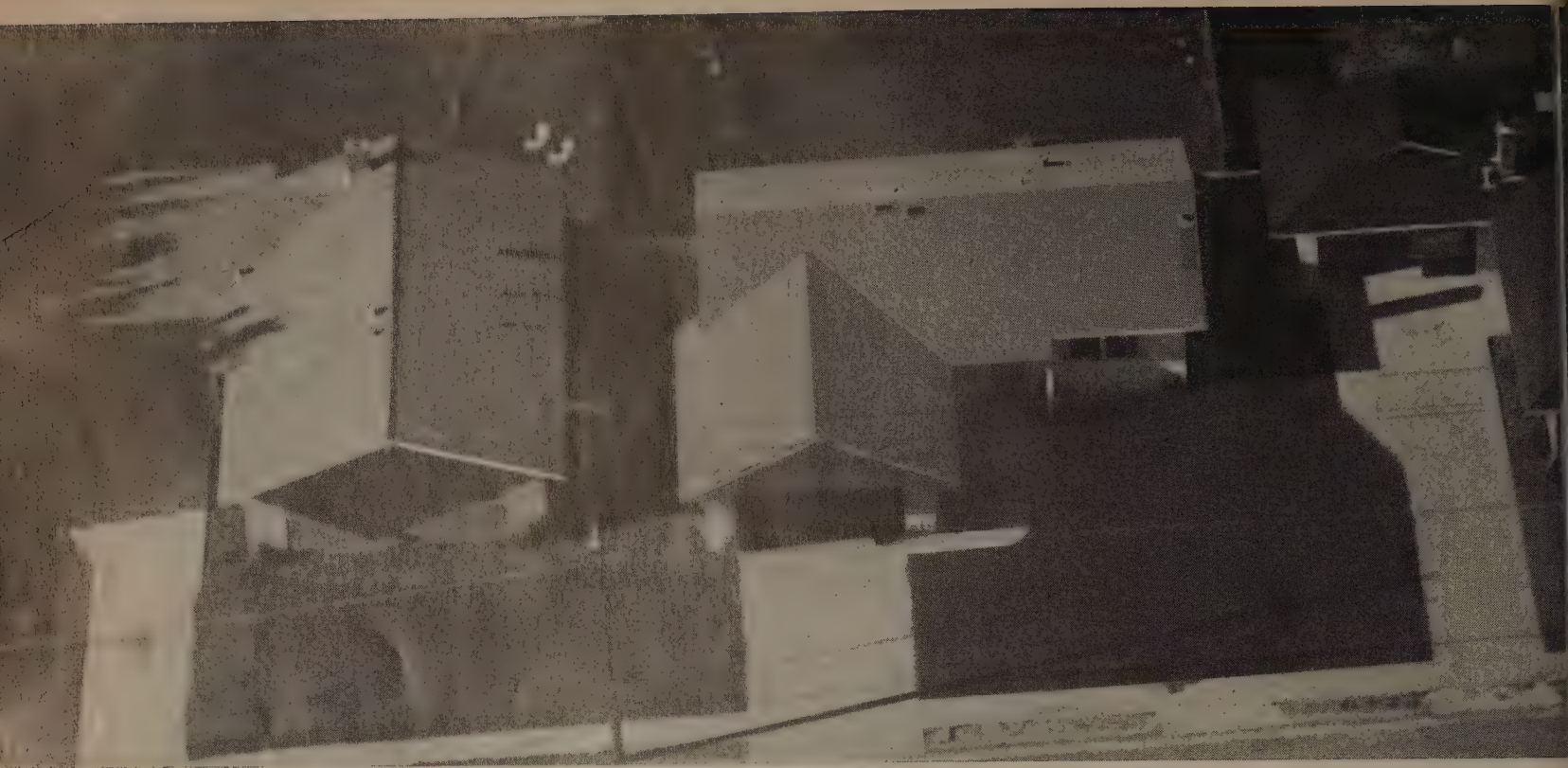
**FRAMING DETAILS** show roof section at the glass gable of the living area, at the prow-shaped overhang, and at the eave.

ARCHITECT: Van Evera Bailey  
 BUILDER: Kellogg & Harmer  
 LOCATION: Lake Grove, Oregon



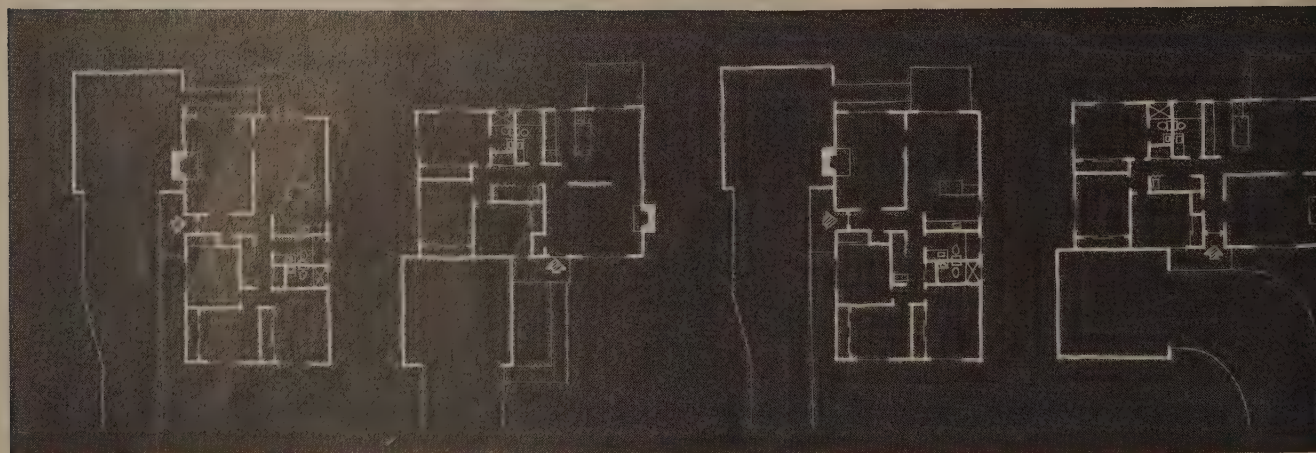
**KITCHEN** has clerestory windows for extra daylighting. Glue-laminated beam, 6x12, spans room to support the ceiling. Cabinets are Philippine mahogany. /END.





**DIFFERENT EXTERIORS** of these basically alike houses result from different roof styles, different orientations of house and garage.

## How to make the same basic house



**A SINGLE BASIC PLAN**, varied slightly to meet individual buyers' needs is common to all Lincoln Built Homes shown above.





different front-elevation treatments, and different colors.

## look different—without boosting costs

No matter how many houses you build a year, if you've ever worried about the problem of look-alike houses or look-alike neighborhoods, study the photo above.

The five houses all look different. They are all quite different to live in (see plans at left). And they are typical of any group of houses on any street in any of the ten northern California subdivisions where Lincoln Built Homes is now building.

Yet these different-looking houses were built, says L. H. Lincoln, "nearly as economically as if they had been peas-in-a-pod houses." Models shown here vary in price \$500 (\$13,550 to \$14,050).

### **The secret: a basic plan with standard variations**

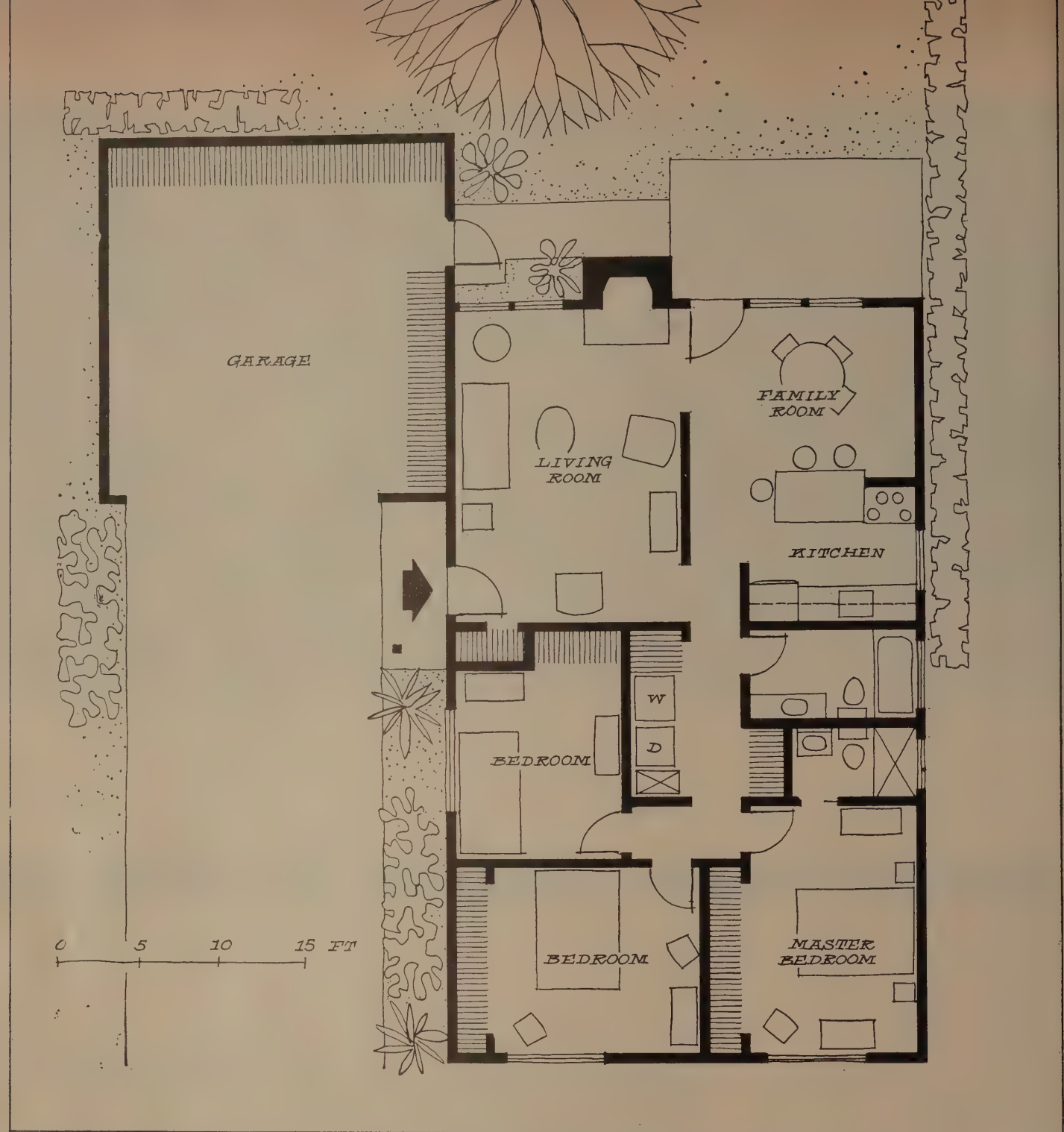
Lincoln can offer buyers variety at peas-in-a-pod prices by building all its houses around a single plan, varying that plan and the exterior with standard variations that are so well understood by the workmen that they can build one as fast as another.

How successful is this Lincoln system? Lincoln has sold 250 of its varied houses in the last two years, has scheduled 500 for the next 12 months. This year, one of its models won an NAHB design merit award. And last year, one of its subdivisions won an NAHB better neighborhood award.

On the next eight pages you'll see how Lincoln's system works.







**FLOOR PLAN** on which all Lincoln houses are based has 1,175 sq ft of livable space, three bedrooms, two baths, a convenient bedroom-hall laundry, a fireplace, an oversize (21'x21') garage, 730 cu ft of storage space (which is 465 cu ft more than FHA requires), and a family room separated by a counter from the kitchen. The particular floor plan shown here is one of the most popular of many

possible variations: it is narrow-end to the street, with a rear-living room arrangement and the garage at the back of the house where it acts as a screen for the outdoor living area. Models with this plan sell for about \$14,000 on minimum-size (60'x100') lots, including central forced air heating, 100-amp 220-volt electrical service, kitchen appliances, roughed-in services for laundry, and a paved terrace.

## How to make the same house look different

### Step 1: Start with a flexible basic plan

You can't get the kind of variation Lincoln gets in its houses with just any plan—some are easier to vary than others. Lincoln's basic plan, above, is very flexible.

What makes it so flexible? For one thing, the house is zoned into two separate blocks—the living area and the bedroom area—so either one can be changed or added to without affecting the other and either one can be at either end of the house (as you'll see on p 142). The plan is a simple rectangle, and there is plenty of blank outside

wall space which makes it easier to vary the exterior (as you'll see on p 144).

This plan is also flexible in its market appeal: the basic house sells for as little as \$13,550 to blue-collar workers in Sacramento; with variations that enlarge the house and on a larger lot, it sells for as much as \$18,200 to executives in Stockton.

The photos on the facing page show a \$14,050 model built on this basic plan.





**FROM STREET**, house has conventional appearance, gets width from two-car garage.



**REAR LIVING ROOM** in this model has sloping ceiling, glass wall, and open plan. Door leads to terrace. Kitchen is to left of dining table.



**SECOND BATH** is big (5'x10'), has large mirror, tiled alcove, and vanity top.



**LAUNDRY** off bedroom hall is well lighted, roomy; is closed off by folding door.



**COUNTERTOP** separates kitchen from dining area and provides place for informal meals.



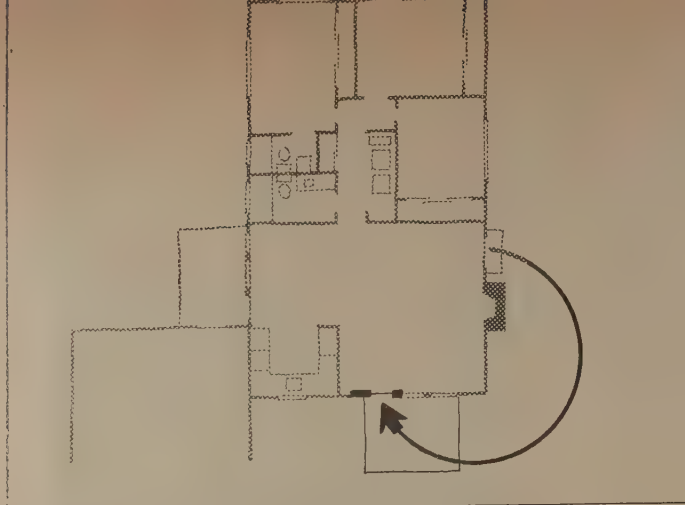
**BEDROOM CLOSETS** stretch from wall to wall in two of the three bedrooms.



**FROM REAR GARDEN**, house has contemporary look. Glass wall opens to living and family rooms.

*To see how to vary houses inside, turn the page*

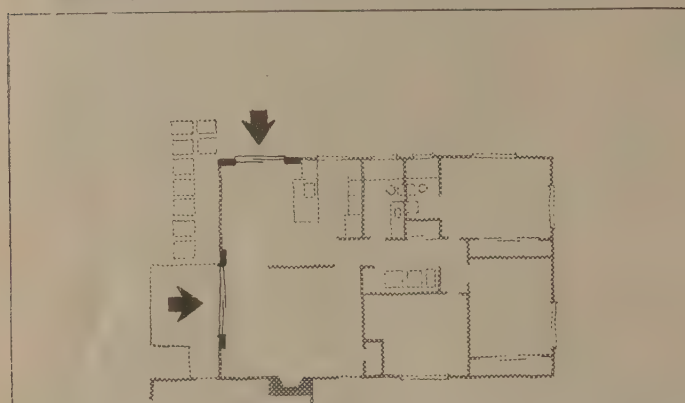




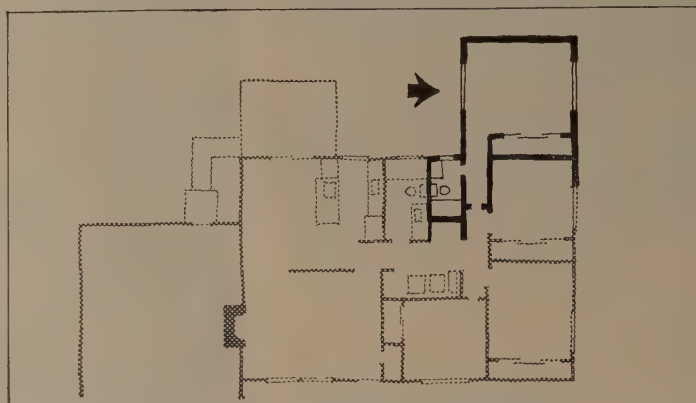
**1 SWITCH TO A FRONT ENTRY.** With some house orientations the entry can be switched to the narrow end of the house.



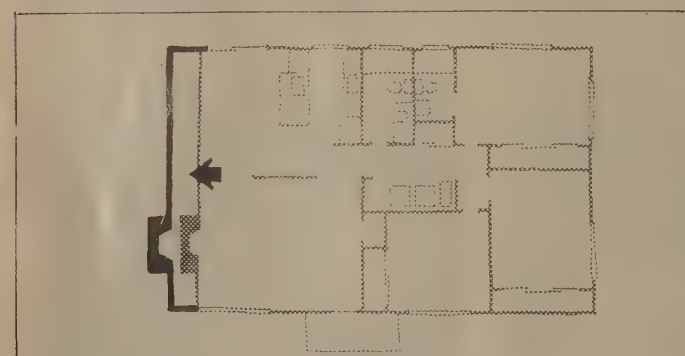
**2 SWITCH TO A U-SHAPED KITCHEN.** This opens up the living area plan, provides an L-shaped living-family room.



**3 VARY THE LIVING AREA FENESTRATION.** In some models, sliding glass doors are used to lighten interiors, work with terraces.



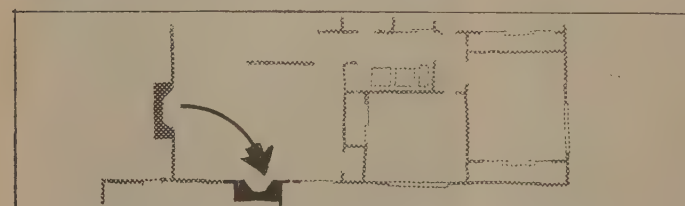
**4 ADD A FOURTH BEDROOM.** The master bedroom is made smaller to get hall space, master bath is slightly rearranged.



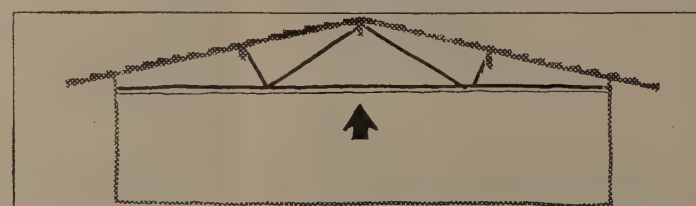
**5 ENLARGE THE DAYTIME LIVING AREA.** This is done simply by adding four feet to the end of the house.



**6 PROVIDE A CENTRAL ENTRY HALL.** The wall shown forms a hall, makes more formal living arrangement by closing up plan.



**7 VARY THE FIREPLACE LOCATION.** It can be located in either the wide wall or the narrow wall of the living room.



**8 CHANGE TO FLAT CEILINGS.** The living area can be given a more traditional look by flattening the ceiling in the living area.

## How to make the same house look different

### Step 2: Use ideas like these to vary the house inside

The drawings above show some of the many ways you can make a basic house look different inside. Lincoln uses at least 20 different plans based on these eight variations.

The drawings also point up some of the practical elements in Lincoln's basic plan. For example:

With either a flat ceiling or a sloping ceiling, the roof spans from outside wall to outside wall. So no living-area variation involves a structural change.

The living room is planned so that with or without the 4' addition (drawing 5) it has pleasing proportions.

The master bedroom is big enough so that space for a hall can be cut out of it (drawing 4).

The living area is laid out so there is a workable traffic pattern with the entry in either wall.

The photos on the facing page show how some of the variations affect the appearance of Lincoln's basic house.



Photos: Rondal Partridge



**THIS LIVING ROOM** is in the model shown on previous spread. Now see photos at right.



**ALTERNATE LIVING ROOM** has flat ceiling, cut-stone fireplace in the long wall.



**ANOTHER ALTERNATE** has all-glass gable end, fireplace in paneled long wall.



**U-SHAPED KITCHEN** is used in some models. Window overlooks front door in models placed narrow end to street. Note sloping ceiling.



**DOUBLE COUNTER KITCHEN** is shown here in flat-ceiling model. Sliding glass opens to terrace.

*To see how to vary houses outside, turn the page*

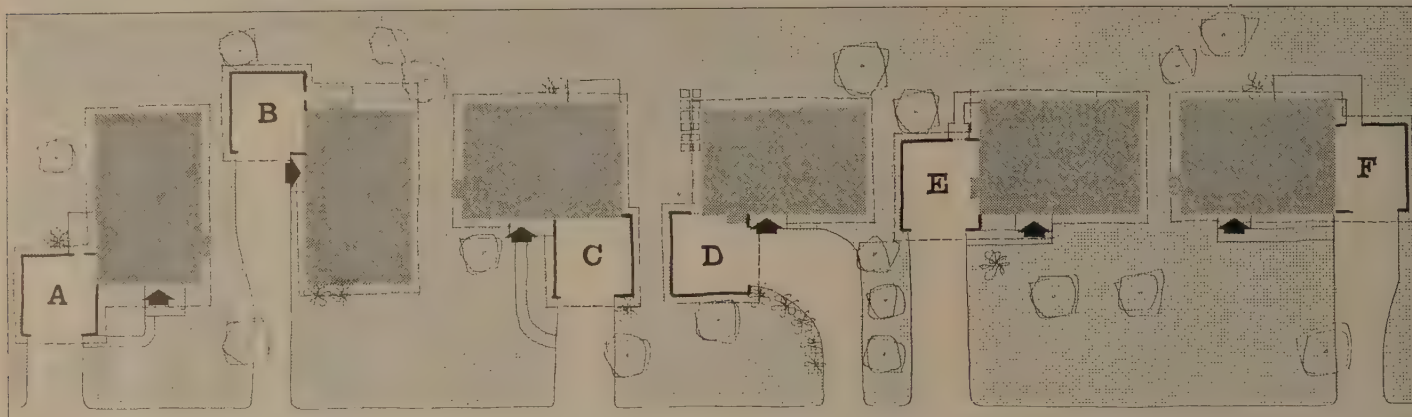




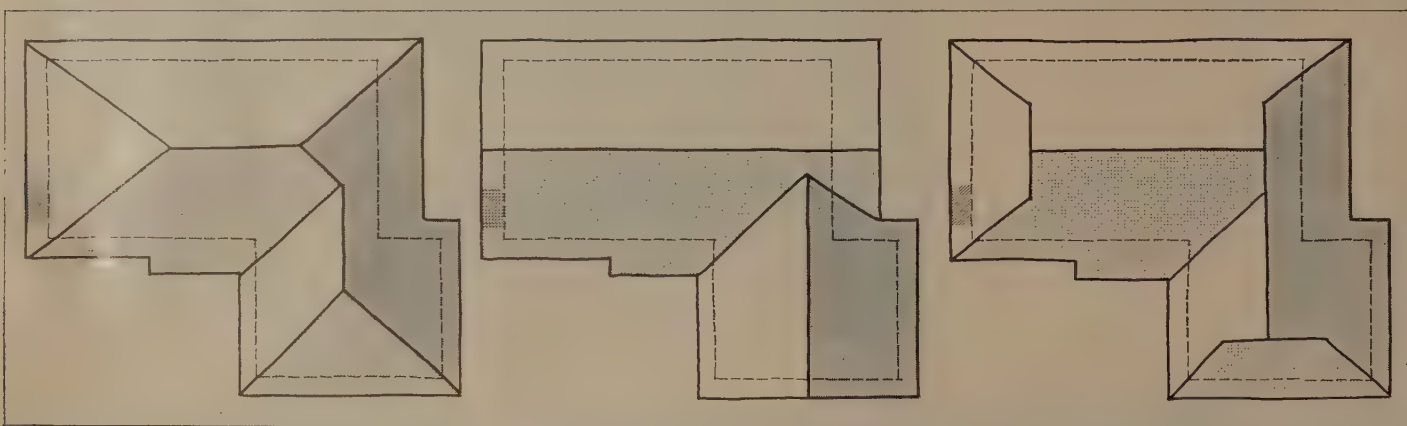
**1 VARY HOUSE ORIENTATION.** Houses can be broadside or narrow end to the street, with living area at either end.



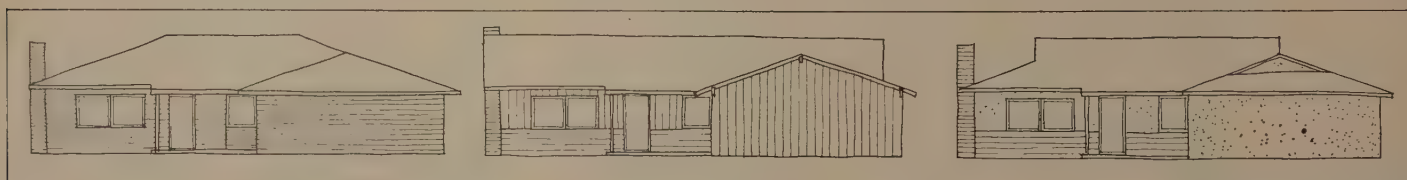
**2 VARY THE GABLE END.** In houses placed narrow end to the street, the gable can be closed, or glass-walled with patio fence.



**3 VARY THE GARAGE LOCATION.** It can be near the front of the lot (a), at the back of the house (b), in front of the house with front-entering doors (c) or side-entering doors (d), adjacent but slightly forward of the house (e), or in line with the house (f).



**4 VARY THE ROOF DESIGN.** Lincoln uses (l to r) hip roofs, gable roofs and broken-hip roofs. These three types, used in different colors, with different garage locations, give a variety of different-looking roofs, are the most important element in changing the design.



**5 VARY EXTERIOR MATERIALS.** Lincoln uses vertical siding, horizontal siding, shingles, stucco. Apart from the difference in materials, a varied effect is gained by establishing strong horizontal lines on some houses, predominantly vertical lines on others.

## How to make the same house look different

## Step 3: Use ideas like these to vary the house outside

With combinations of the five variations shown above, you can make your houses look different—you can even offer a “variety of styles.” The photos on the facing page show some of the results Lincoln gets in its own subdivisions just by using five of its standard variations.

The drawings also point up the kind of thinking that went into Lincoln’s basic plan. For example, the garage

can be attached to the house in all the ways shown in drawing 3 with no plan change more complicated than simply moving a window—and even that is seldom necessary. And the house is planned so that it can be placed on the lot three ways (see basic plan, p 140 and drawing 1 above) without revising the plan, the fenestration, or the exterior treatment.



Bob McFarland



**SIMPLE HIPPED ROOF** covers both house and garage in this version of the basic scheme.

Rondal Partridge



**MOST NOTICEABLE VARIABLES** in these houses—which are all basically alike in plan—are roof types, lines, colors, and garage locations.

Rondal Partridge



**HIP-ROOFED MODEL** has side-entering garage on bedroom end of house, gable-end fireplace.

Rondal Partridge



**GABLE-ROOFED ALTERNATE** has front-wall fireplace, darker walls and roof.

Bob McFarland



**BROADSIDE TO STREET**, this model has front-entering garage to side and a little forward of main house.

Rondal Partridge



**NARROW END TO STREET**, this variation reverses orientation of house and garage; has glass gable end with fence to provide privacy.

Bob McFarland



**GARAGE IS IN FRONT** of the house in this gable-roofed model, which is broad side to the street.

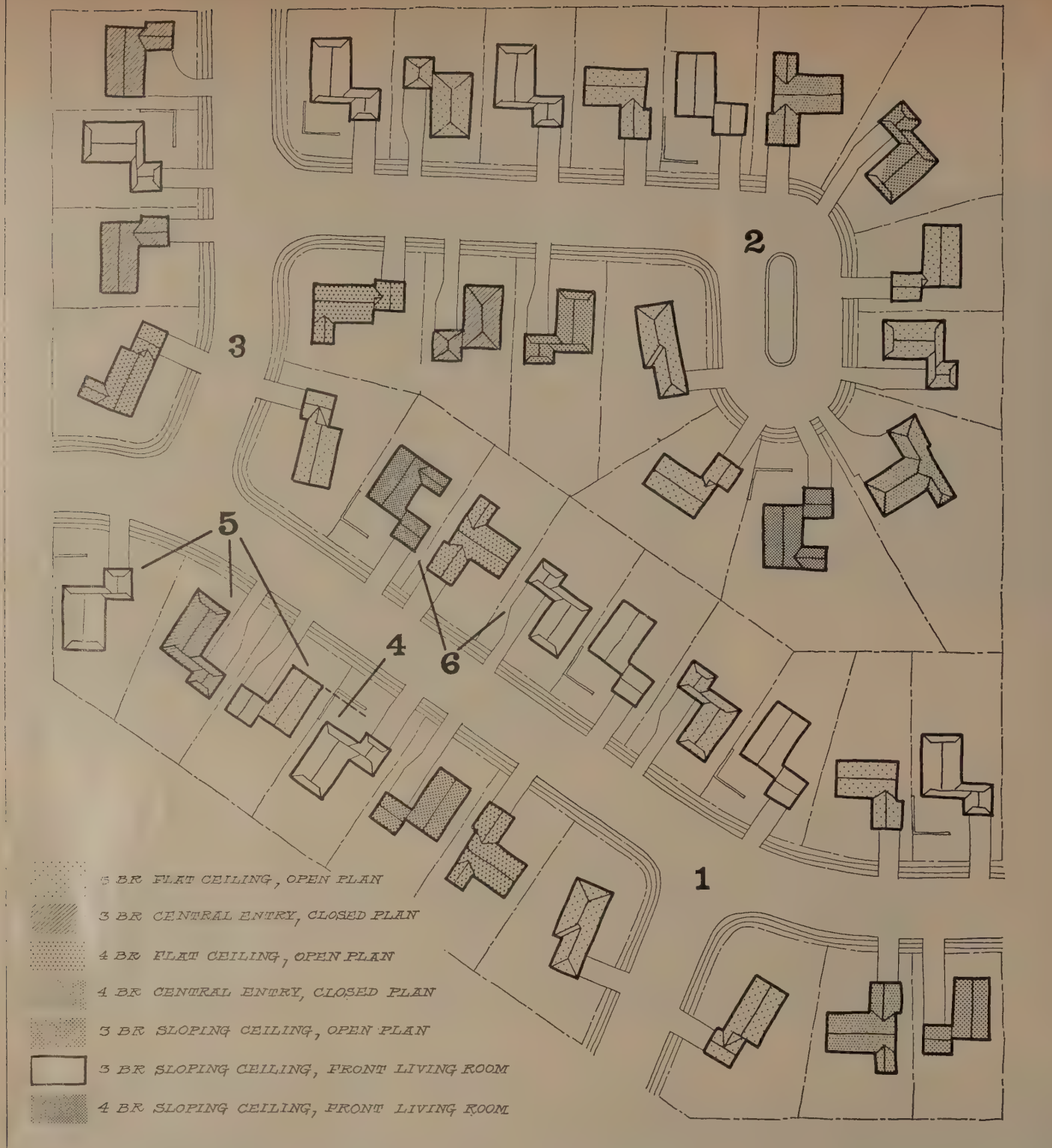
Bob McFarland



**GARAGE IS AT BACK** of the lot in this broken-hip roof model set narrow end to street.

*To see how to spot houses on their lots, turn the page*





**SECTION OF PLOT PLAN** illustrates the principles Lincoln uses to avoid look-alike neighborhoods. To avoid long straight rows of houses in a subdivision, Lincoln planners use T intersections instead of X intersections **1**, many short cul-de-sacs **2**, curved instead of straight streets **3**. All of these techniques, which tend to avoid monotony, are also marks of sound, safe, land planning. To avoid a hard line or "wall" of houses on even short lengths of straight street, front-yard setbacks

are varied from house to house **4**. To avoid a tiresome sameness in spaces between adjacent houses, the width of lots is varied as much as possible **5**, and adjacent houses are spotted so that varied orientation (narrow vs wide end to street) and varied garage positions create different space patterns between houses **6**. The drawing also shows how various roof types (which are sketched on houses) and various plan types (indicated by shading) are alternated.

## How to make the same house look different

### Step 4: Spot your varied houses on a well planned site . . .

You can apply the same principle of "standard variations" to your neighborhoods as to the houses themselves.

Lincoln's final step in making the same house look different is to scatter the varied houses so that no model is near any other model that has the same house and garage orientation, the same type of roof, or the same exterior

treatment. The resulting sense of variety is heightened by use of the land-planning techniques shown in the sketch.

David B. Whittet, a graduate architect who does all Lincoln's land planning, says: "People live in the community as well as in the houses; so we spend as much time planning the community as we do planning the houses."



Rondal Partridge



**EVEN ON LONG COLLECTOR STREETS** variation in the houses avoids "tract look."

Rondal Partridge



**CURVED STREETS** help make varied streetscape. These year-old houses already look well established.

Bob McFarland



**ELEVATION VARIATIONS** prevent peas-in-a-pod look in houses on minimum (60') lots. Most elevations have two materials, some only one.

Rondal Partridge



**ROOF VARIATIONS** enhance one-of-a-kind look by giving each house a different "profile" as well as a different "full face."



Bob McFarland

selected details















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This spectacular TV show will tell 30 million viewers to look in the July 6th issue of *Life Magazine* for the name of the J-M 7-Star home builder in their locality. Act now—phone, wire or write—and qualify as a 7-Star home builder. There is only a short time left. Johns-Manville, Box 111, New York 16, N. Y. In Canada, Port Credit, Ontario.

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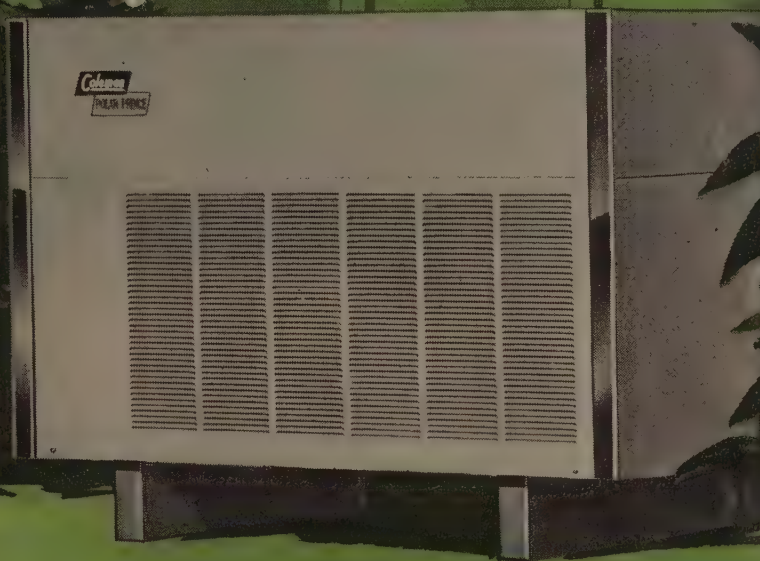
# JOHNS-MANVILLE



HOUSE & HOME



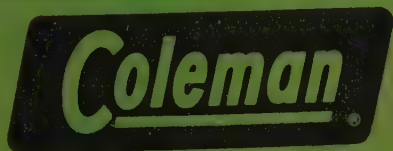
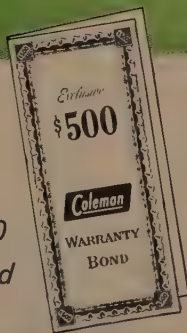
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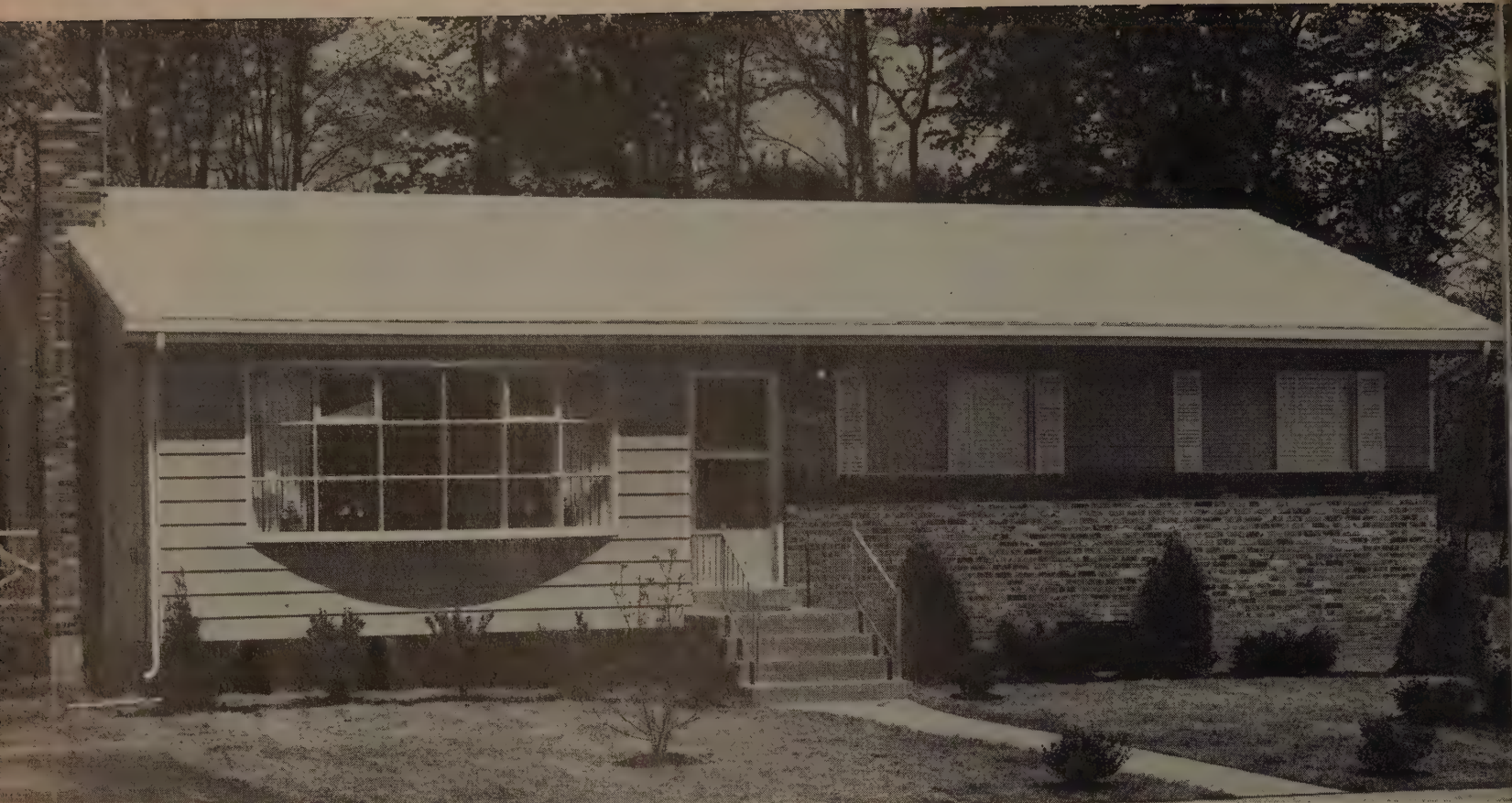
**Quality performance.** Ranging up to 5-tons capacity, every model delivers full rated capacity—performance that home buyers can feel and appreciate. And it's a dream when it comes to quietness!

**Quality construction.** New simplicity of internal design increases efficiency—results in cooler operation of electrical components. Simpler to service should attention ever be needed.

**Quality weather-proof finish.** New miracle finish, Dura-cron, is actually superior to 1959 automobile finishes in resisting weather and corrosion.

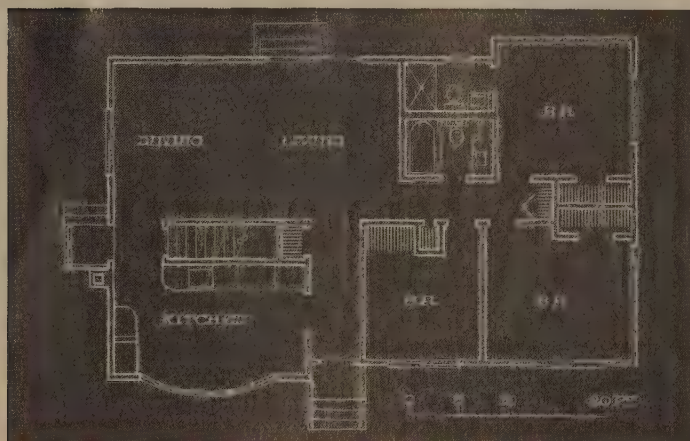
*The Coleman Company, Inc., Wichita, Kansas*





**DEVELOPMENT HOUSE** at \$17,750 uses 22 aluminum products including roofing, gutters, windows, siding, shutters, porch rails (all shown here).

## Here is the first in a new series of "aluminum houses"



**PLAN** has 1,240 sq ft, center-hall entry, large (16') front kitchen.



**LIVING ROOM** opens to rear yard through aluminum sliding doors.

Outside and inside this house there are 22 different applications of aluminum ranging from roofing to door knobs.

The house was opened last month in Rockville, Md., a Washington suburb. Its builder, NAHB Secretary W. Evans Buchanan, is the first participant in Kaiser Aluminum & Chemical Corp's new housing promotion program.

Kaiser's program typifies an approach to the housing market that most major aluminum makers now seem to be using. It does not offer builders a predesigned or packaged house. Instead, it encourages the use of aluminum (pitch: aluminum products can add value and sales appeal to your houses without adding cost) and provides technical advice and promotional help.

Right now Kaiser is pushing 38 aluminum products. All, available through Kaiser customers, are said to be superior to similar products made from other materials and to cost the same or less installed. More products, now in development by Kaiser, will be introduced in September. Eyeing the future, a company spokesman says: "Of the 3,000 items in today's house, 79% could be made from aluminum."

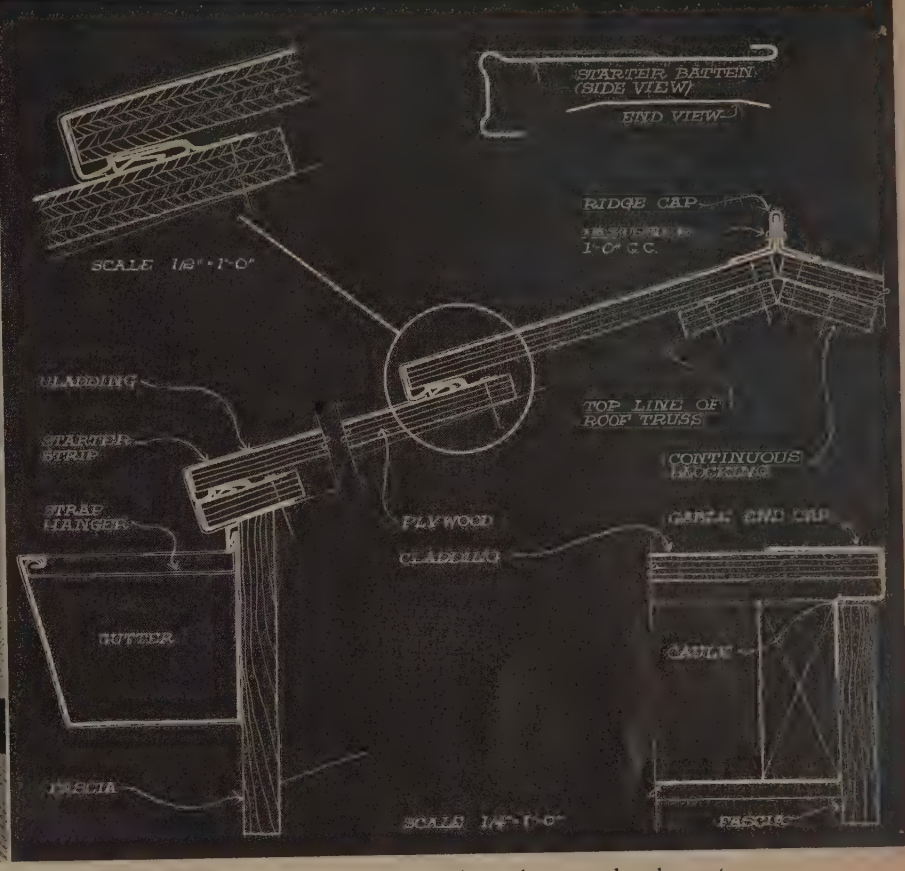
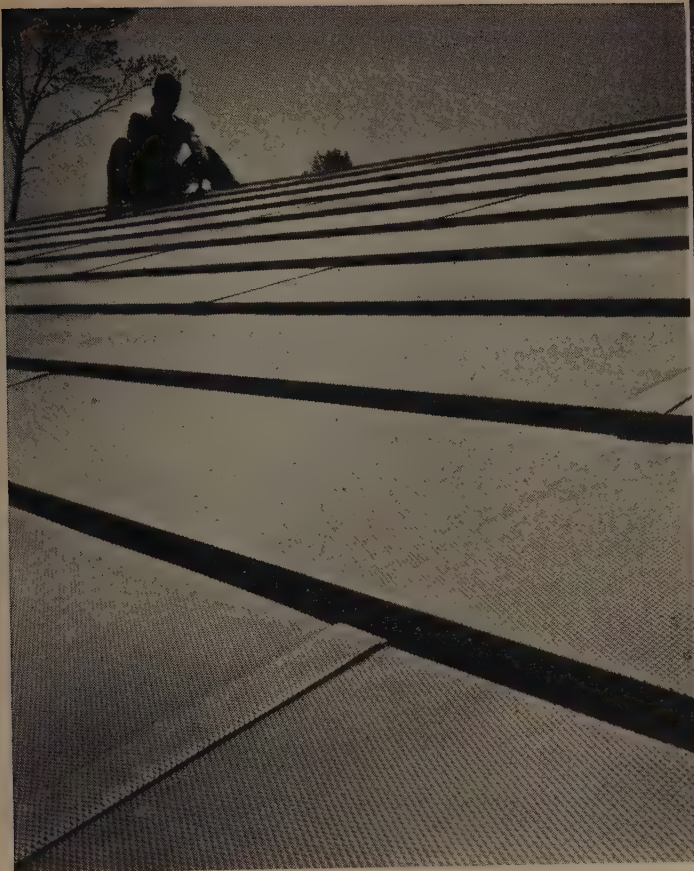
### Two of the most talked-of aluminum products in Buchanan's house are not yet on the market

One is an experimental roof. The other is a prototype soffit. Neither is yet among the 38 products now being promoted by Kaiser. But both are shown on the facing page.

Also shown and described on the facing page and p 157 are four other aluminum products used by Buchanan—a vented gable end, porch railing, door, and range hood.

Other aluminum products used in the house are: flashing, gutters and downspouts, heating and air-conditioning ducts, conduit, hardware, siding, shutters, screens, windows, storm doors, thresholds, nails and fasteners, light fixtures, closet tracks, a shower enclosure, and a sliding-glass door.





**ALUMINUM ROOF CLADDING** fits around plywood panels, stops water, holds panels together. Battens cover openings where panel ends meet.

## ...and here is its new experimental Bermuda-type roof

The roof of Builder Buchanan's new model is made up of big panels (16"x8') which have a diamond-embossed aluminum skin (0.019" thick) backed by 1/2" plywood.

In place, the panels overlap like shingles so that only 14" are exposed to the weather. Like the roofs of large tiles with thick butts—introduced in Bermuda—this roof has a heavy shadow line.

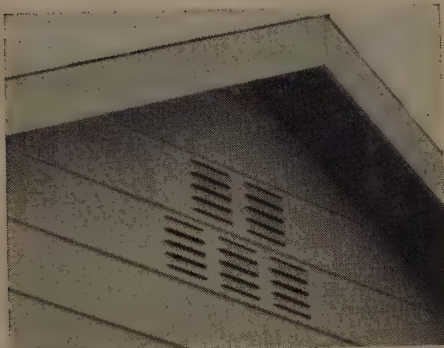
Kaiser Aluminum, which designed the roof, also fabricated the skin, painted it, and baked it to provide a lasting finish. Kaiser points out that the roof, still an experimental product, is not on the market, but says it offers these advantages:

1. It will last the lifetime of the house.
2. It saves on site labor by eliminating the need for conventional sheathing.
3. It is attractive looking.

4. It keeps out moisture and withstands high winds because of the way the panels are fastened and weather-sealed (see drawing above).

5. It helps insulate the house because heat bounces off its natural-aluminum or white-enamel surface.

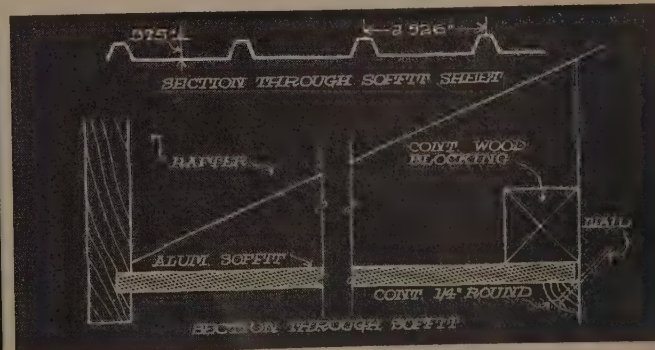
At the site, Buchanan's crew cut the skin to the right length, ripped the plywood to the desired width, and fitted the skin to the plywood. The panels were then fitted together (see drawing) on the roof trusses and fastened down with heavy 2" or 2 1/2" aluminum nails. Where the ends of the panels met, openings of about 1/4" were covered with 2"-wide, aluminum battens. The battens have a mastic-tape backing, were simply pressed in place. Wind-tunnel tests indicate that the mastic, which behaves consistently at a wide range of temperatures, will be permanently water-tight.



**ALUMINUM GABLE END** is vented by pre-formed louvers in two panels of aluminum siding. Kaiser says panels cut building costs by eliminating need for sheathing, louver frame, and separate louver vents.



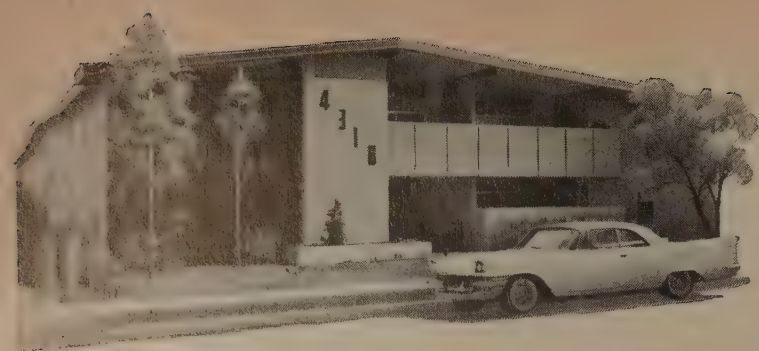
**ALUMINUM SOFFIT** cost Buchanan less (17¢ a sq ft) than soffit he previously used (18¢). Soffit panels are ribbed, diamond-embossed sheet (0.019" thick), perforated to let air circulate. They are supported by fascia board



and secured at the wall by quarter round shown being nailed in place at left. Textured surface needs no finish, but can be painted. Kaiser says soffits like this simplify enclosing of eaves because no lookouts are needed.

continued on p 157





Distinctively modern, this garden apartment offers tenants the ultimate in comfort—General Electric Built-In *Thinline* air conditioning.

# General Electric Built-In Thinline Air Conditioner cuts noise levels, provides new decorator appeal

"THEY don't look like air conditioners at all," says Sidney Kibrick. Of course he's talking about the General Electric Built-In *Thinline*s in his new Commander Apartments in Sherman Oaks, California. Mr. Kibrick is president of Triangle Subdivisions Co., developers of many fine, air conditioned apartments.

"All General Electric air conditioners do a good job," he adds. "We know that from past experience."

"We especially like the decorator baffle on the Built-In *Thinline* model. Tenants can paint or paper it to match the walls and that's important."

Tenants also like the idea of being able to place furniture in front of the unit without blocking the air flow. It makes furniture arranging easy.

One Built-In *Thinline* air conditions each apartment in

Mr. Kibrick's new building. Operating noise is never bothersome—even in the living room—because the Built-In *Thinline* is concealed behind a panel that is engineered to absorb sound.

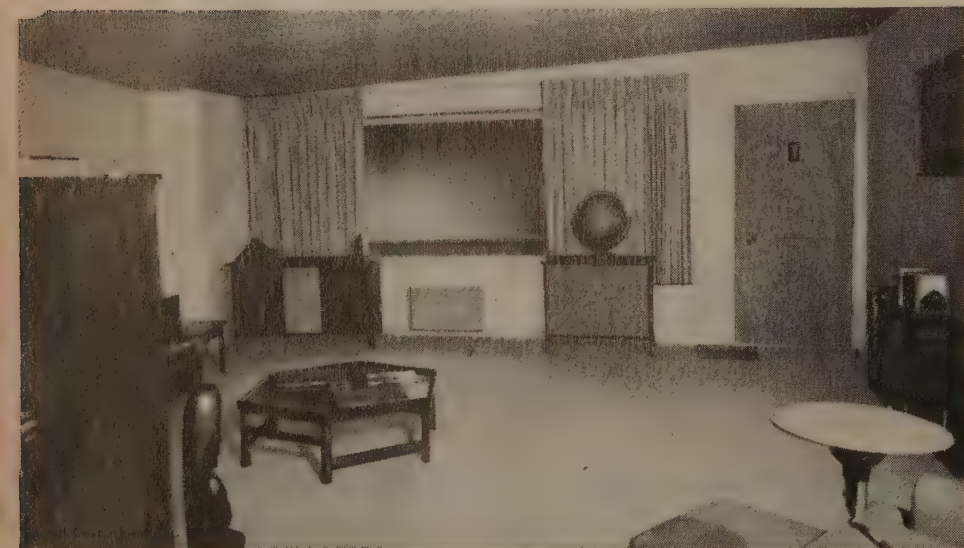
Whatever the size of your building—whether it is completed or still in the planning stage—General Electric *Thinline* air conditioning can be tailored to your exact cooling needs\*.

See your General Electric dealer for full details. General Electric Company, Room Air Conditioner Department, Appliance Park, Louisville 1, Kentucky.

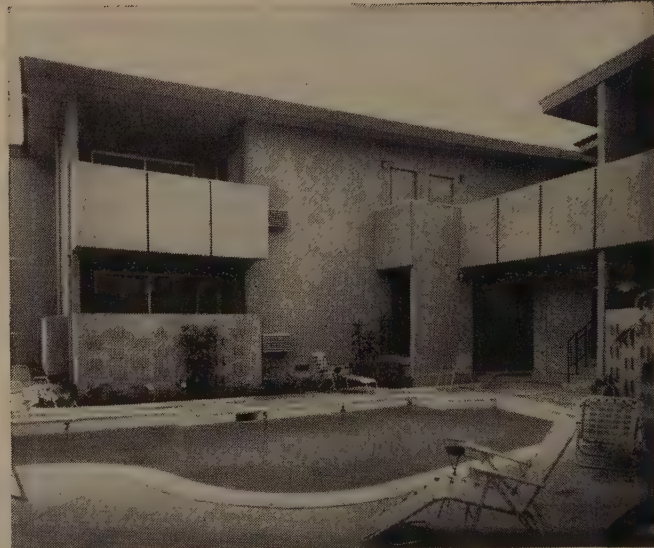
\*Cooling capacities are tested and rated in accordance with NEMA Standard CN1-1958.

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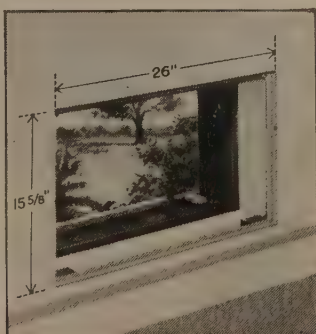


Attractive, modern furniture is designed to catch the eye. But not the Built-In *Thinline*: it is almost unnoticeable behind its painted baffle.



Tenants flock to this handsome swimming pool. But it's just as cool inside with *Thinline* air conditioning.

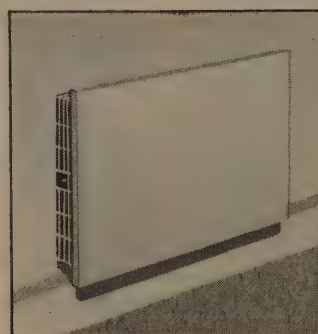
General  
Electric  
Built-In  
Thinlines  
are easy  
to install.



Case becomes part of the wall during construction.



Unit slides into case later.



Add decorator panel inside.

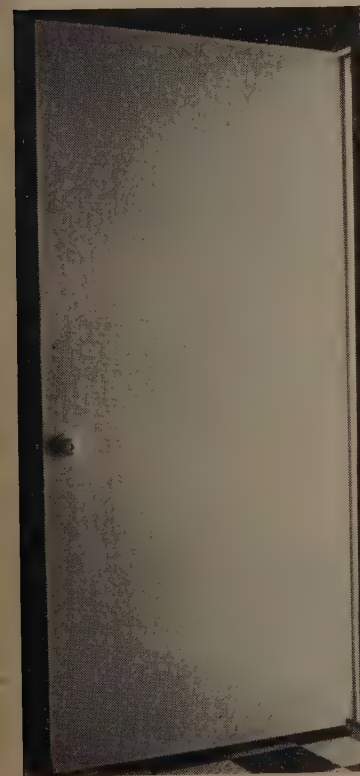


That's all there is to it.





Here are three more aluminum products in Buchanan's house



They are the ornamental porch railings (above), front door (left), and kitchen range hood (below).

1. The railings, prefabricated from standard aluminum extrusions, come in 4' sections, are available in natural color or anodized gray or gold. Kaiser says they need no painting; will not rust, stain or discolor; and will last the lifetime of the house.

2. The door has a ribbed aluminum skin (0.016" thick) laminated to a hardboard and wood frame with a honeycomb core. It is available with a natural aluminum finish or a baked-enamel finish in a wide range of colors. Kaiser says the door will not warp, sag, stick, shrink, swell, or streak, and is easy to install because it requires no planing or fitting.

3. The range hood comes with a plain or embossed surface and in anodized colors. Kaiser says it will not tarnish, never needs polishing. /END



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**FIRST** in city driving! This test was perhaps the most significant of all because it most closely matched actual on-the-job driving conditions—a balanced mixture of moderate, steady speeds and stop-and-go. And here Ford led by an amazing 42%!

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HH659

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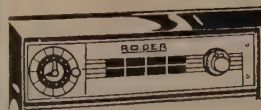
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#### "THERMO-SPIT" ROTISSERIE

Dial on spit shows internal temperature of meat as it barbecues. Accurate . . . no guesswork. Easy to read.

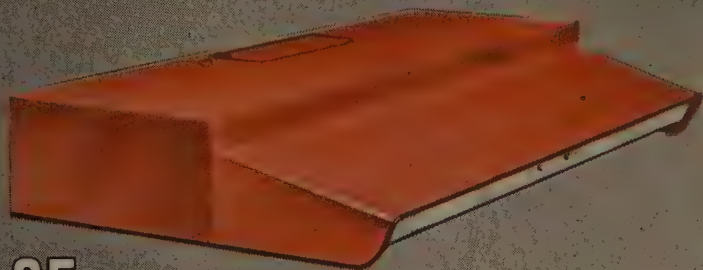


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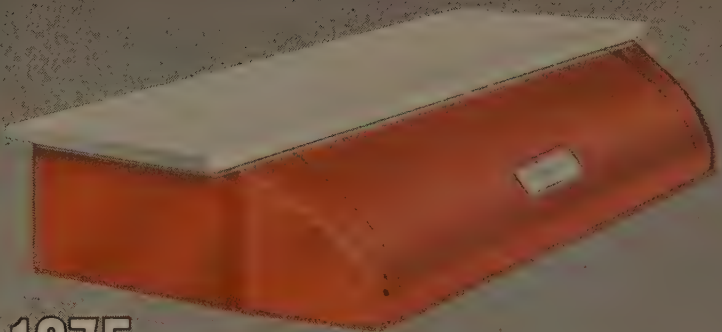
**GEO. D. ROPER SALES CORP.**  
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Kankakee, Illinois





## 95 SERIES

The hood with everything • Smart, slim-trim lines plus sparkling gold mylar instrument panel • Exclusive powerful 10 inch radial impeller—a must for efficient kitchen ventilation • Takes no cabinet space • Pre-wired • Easy to remove and clean filter • Tough epoxy finish.

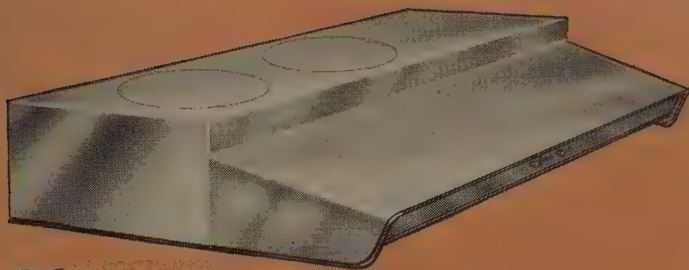


## 1075 SERIES

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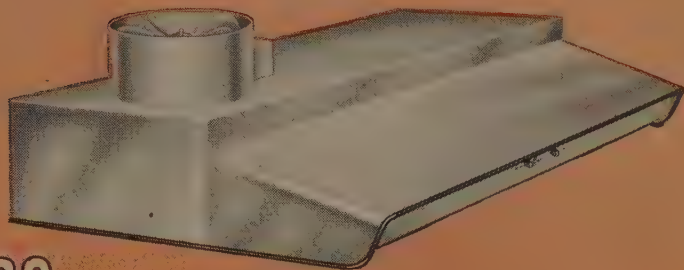
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HH 659





Built-in electronics, continued from p 133

installed in the kitchen, includes an amplifier, a tuner, switches for tying in various "remote" stations, and any extra devices like a radio. Most stations are less than 4" deep so they can be installed in the stud space. "Remote" stations around the house are connected to the master by flat, three-wire No. 22 conductor running through the wall framing. Most remote stations have 4" speakers, though for better reproduction of background music from hi-fi, 8" or 9" speakers are sometimes used.

(For product information, see below.)

## Two-way radio:

in some houses it will be built in

Recent FCC rulings will almost surely make two-way radio more popular. Today, simply by asking for it (rather than taking an examination), almost anyone can get a license for the so-called Citizens Radio Service, and any doctor, lawyer, builder, salesman or other businessman can get a license for the Business Radio Service.

Home installations of this equipment will mostly be custom jobs, of course. But if you know a client will want such a system, it is worthwhile to install cable from the transmitter-receiver to the antenna before the wall is finished and to provide well-ventilated cabinet space for the unit. (Typical

transmitter-receivers for business radio are 15" to 20" wide, 30" to 72" high; and may soon be much smaller.) On any two-way radio installation, you should get advice from the equipment supplier.

(For more data, see below.)

## Closed-circuit TV:

it may not be far off

It is possible to set up a small, portable TV camera to "watch" children in the nursery, or family room, or on the patio; receive the picture, via cable, at a portable receiver that parents can carry from room to room. The cost of one camera and cable is, right now, about \$700; but, say industry officials, this cost may come down in the very near future, and when it does, systems like this may become popular in high-priced custom houses.

The only installation problem is in installing the cable before the wall is finished, providing cable jacks in all rooms (and any outdoor areas) where the owner would want to set up either the camera or the portable receiver. (The picture can also be relayed to the regular TV set.)

The camera itself (which works on 110 volt a-c, is about as big as a good-sized dictionary, weighs about 13 pounds) can be mounted on a simple stand, or built in. For any permanent installation, the camera cabinet must be well ventilated.

(For more data, see below.)

## Want more information?

**GARAGE DOOR OPERATORS.** Most garage door operators include three units: a transmitter which is mounted in the home-owner's automobile, a receiver mounted behind the garage door, and a motor for operating the door. When button is pushed in car (at distances up to 100'), receiver is activated, starts door-opening motor. For full data, read product listings below and check the items that interest you on the coupon, p 221.

**ALLIANCE MFG.** Genie Model "400" automatically closes, locks, unlocks any overhead door, turns lights on and off. For full data, check No. E1 on coupon, p 221

**BARBER-COLMAN.** This door control (about \$200) operates from button on dash, can control garage and driveway lights. For full data, check No. E2 on coupon, p 221

**CRAWFORD DOOR.** Distributors of Delco-matic operators which feature transistors in both receiver and transmitting components. Manufactured by Delco Products, see below. For full data, check No. E3 on coupon, p 221

**DELCO PRODUCTS.** Delco-matic all-transistor operators are not affected by signals of other electronic equipment, install easily, will operate manually if power fails. For full data, check No. E4 on coupon, p 221

**PAXTON PRODUCTS.** Unit mounts on header beam over garage door, only three lag screws needed to install. For full data, check No. E5 on coupon, p 221

**RADO-MATIC CORP.** Push-button operator can be installed on all overhead-type doors. For full data, check No. E6 on coupon, p 221

**F. C. RUSSELL.** Safety feature automatically stops door when it meets resistance. No headroom needed. Automatic light timer. For full data, check No. E7 on coupon, p 221

**INTERCOMS.** For more data, read the product listings right, and check the items that interest you on the coupon, p 221.

**BELL TELEPHONE.** New system connects any telephone with front and rear doors and all other extensions within the home. For full data, check No. E8 on coupon, p 221

**C&H SUPPLY.** Range hood intercom combines 5-outlet communications system and radio with kitchen vent hood. Other models with phono or radio jack. For full data, check No. E9 on coupon, p 221

**CONTINENTAL MFG.** Intercom includes as many remote stations as are needed, radio, record player plug-in. For full data, check No. E10 on coupon, p 221

**ELECTRONIC SYSTEMS.** Radio intercom features automatic electronic fire warning and "squell" which lowers radio when baby cries or someone talks from remote speaker. For full data, check No. E11 on coupon, p 221

**FLUSH WALL.** Combination radio intercom and clock allows any station to call any other station, talk with front door speaker. For full data, check No. E12 on coupon, p 221

**HOME MUSIC SYSTEMS.** Music-intercom system gives 5-room plus front door coverage. Also 6-station models with automatic fire alarm. For full data, check No. E13 on coupon, p 221

**MARK SIMPSON.** Line ranges from two-station intercoms to units with music distribution, door answering system, built-in clock and automatic timer. For full data, check No. E14 on coupon, p 221

**MUSIC & SOUND.** Transformer-operated radio-intercom has five remote speakers, built-in door chime system, fire detection system. For full data, check No. E15 on coupon, p 221

**MUSICALL CORP.** 7- and 9-station systems offer AM-FM radio in plus phono jack. Any station may monitor any other station. For full data, check No. E16 on coupon, p 221

**NUTONE, INC.** Radio-intercom has instructions permanently marked on master panel, AM-FM radio and phono jack, weatherproof stations. Wide line available with all features. For full data, check No. E17 on coupon, p 221

**PROGRESS MFG.** Intercoms range from economy model (\$95) to AM-FM system with 8

stations (\$179). Also clock-controlled AM systems.

For full data, check No. E18 on coupon, p 221

**ROBERTS MFG.** Budget intercom lists at \$90, includes 7-station master for two-way communication, radio, plug-ins. For full data, check No. E19 on coupon, p 221

**TALK-A-PHONE.** All-transistor home intercom-radio system allows station-to-station monitoring. Easily installed. For full data, check No. E20 on coupon, p 221

**TALK-A-RADIO.** Newest model is 5-station radio-intercom which allows any station to originate conversation and any room to answer doorbell. Automatic timer starts appliances. For full data, check No. E21 on coupon, p 221

## HI-FI. For more data, write direct to:

Institute of High Fidelity Manufacturers.  
125 East 23rd Street, New York City 10.

B&G Electronic Products, Inc  
9404 East Telegraph Road, Downey, Calif.  
General Electric Corp  
Auburn, N.Y.

Jerrold Electronics Corp  
15th and Lehigh Avenue, Philadelphia 32.

Philco Corporation  
Tioga and C Streets, Philadelphia 34.

Radio Corporation of America  
Cherry Hill, Camden, N.J.

## TWO-WAY RADIO. For more data, write direct to:

General Electric Communications Products  
Lynchburg, Va.

Motorola Inc  
4501 West Augusta Boulevard, Chicago 51.

## CLOSED-CIRCUIT TV. For more data, write direct to:

General Electric Communications Products  
Lynchburg, Va.

Radio Corporation of America  
Cherry Hill, Camden, N.J.





ingeniously simple, yet amazingly versatile. "Athena" — George Nelson's new  
3-dimensional ceramic tile, provides building professionals with a previously  
original expression in Sculptured Tile. With "Athena" you can select from hundreds of  
different patterns to meet your clients' interest and design. "Athena" — the new "I don't  
know" — another brilliant George Nelson design. Available only from Pomona  
4 1/2" x 4 1/2" modules, wide selection of colors. See your tile distributor or write today  
for the brochure.

**POMONA**  
**TILE**





*This Gets Action* →

REPUBLIC STEEL KITCHENS  
DEPT. C-7534A—BUILDER INFORMATION DEPT.  
1028 BELDEN AVENUE • CANTON 5, OHIO

Sure, I want easy-to-clean kitchens. Tell me more.

Name \_\_\_\_\_ Title \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

# STAY-NEW KITCHENS...

## The one feature most women want most Yours in a Republic Steel Kitchen

Republic Steel Kitchens are *stay-new* kitchens, designed and built to keep their just-installed freshness for many a year. They are easy-to-keep-clean kitchens—one big feature women universally like about steel—one feature most women want most.

Cash in on this stated preference. Use it to sell homes. Install *stay-new* Republic Steel Kitchens, easy to clean and to keep clean.

*Easy to keep clean.* Amazing Perma-Finish enamel over Bonderized steel allows small foothold for dirt, smudges, dust, fingerprints. Wipes clean in a flash; no need for shelf paper and thumb tacks.

*Stay new.* Republic's woman-inspired designers engineered dirt and damage right out of Republic Steel Kitchens, engineered lasting freshness in. No sharp damage-inviting corners or edges. Instead, all contours gently rounded. No cracks or crevices to collect dirt... or to chip, or scratch, or abrade. Republic Steel Kitchens keep their new looks longer...make for happier home buyers.

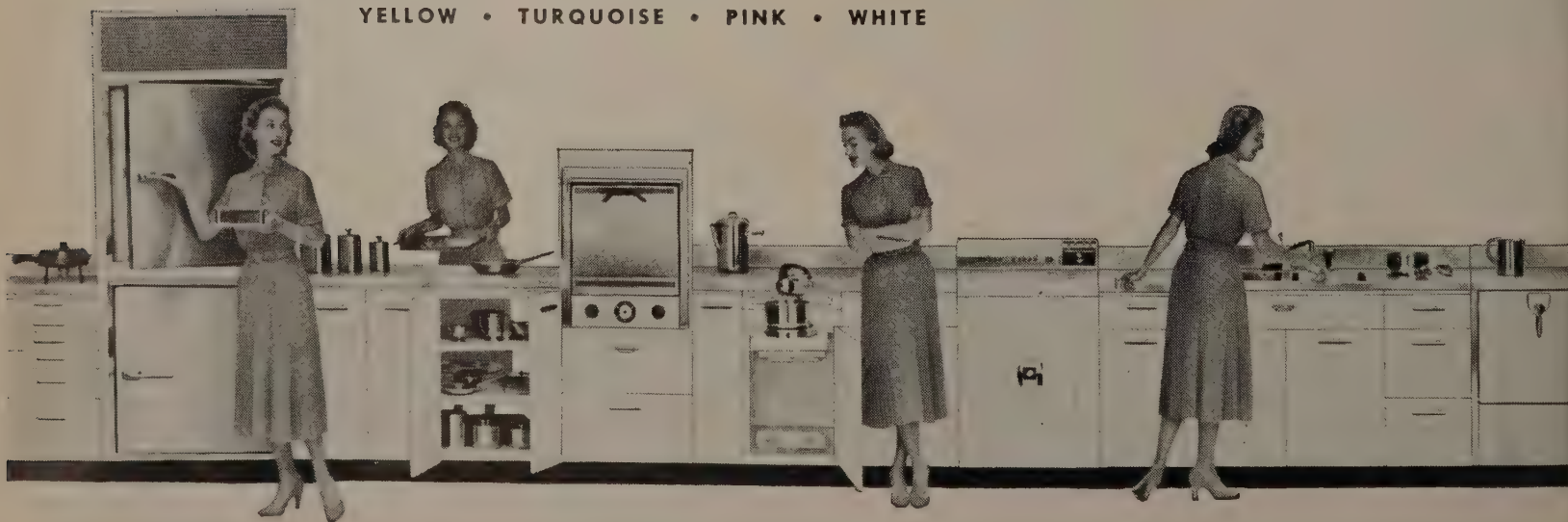
Travel with the tide. Install *stay-new*, easy-to-keep-clean Republic Steel Kitchens. Color at no extra cost. See your distributor, or send coupon for our builder representative to be on his way within hours.

REPUBLIC STEEL

CANTON 5, OHIO

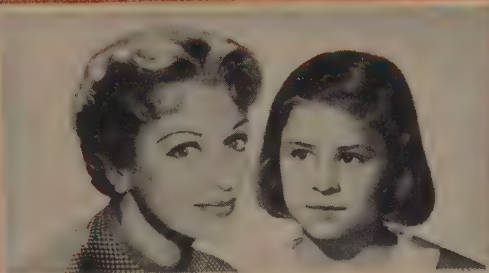
YELLOW • TURQUOISE • PINK • WHITE

*Kitchens*





For the room her daughter will love...Eve Arden chooses the simple charm of birch **Craftwall** wood paneling!



In planning her new California home, television star Eve Arden wanted a particularly charming room for her older daughter Liza. Using lovely Craftwall birch paneling she combines teen-age informality with an air of feminine daintiness.



*Crayon, nail polish, even ink in the grooves won't stain it. Craftwall wipes clean . . . needs no care.*

**Craftwall has that genuine hand-rubbed look . . . professionally pre-finished to give the most durable wood finish known. Every "plank" is hand-selected to show rich natural grain! Hardwood Craftwall for an 8'x12' wall costs as little as \$60 retail.**

The goal of most buyers today is a home that has the look of luxury. That's why more and more builders are using Craftwall wood paneling to give rooms the "custom designed" look that helps clinch the sale. One beautiful way it can be done is illustrated by this charming bedroom, paneled in golden-toned birch Craftwall and featured in *Better Homes and Gardens* and other leading magazines.

Craftwall woods are wonderfully varied. Use *Elm* or *Birch* (two kinds), *Mahogany*,

*Cherry, Pastel Cherry, Walnut, Oak or Sherwood Oak.* They all come in convenient 1/4" modular size panels (48"x96", 48"x84", 32"x64", 16"x96", or longer) that are easily installed with nails or Roddis Contact Cement.

With Craftwall there's no maintenance problem. Its tough, smooth finish resists scuffs and

stains, cleans like new in a minute, with just a damp cloth. No waxing is needed ever. And your home owner gets a written lifetime guarantee on his Craftwall from Roddis. Send in the coupon below today for complete details on Craftwall wood paneling.

**Roddis also offers custom Hardwood Paneling . . . Doors . . . Wood Finishes . . . Adhesives . . . Plywoods and Timblend**



**Craftwall Idea and Fact File on request!**

Roddis Plywood Corp., Dept. HH-659, Marshfield, Wis.  
Please send me your Builders' Idea File on Craftwall wood paneling.

Name

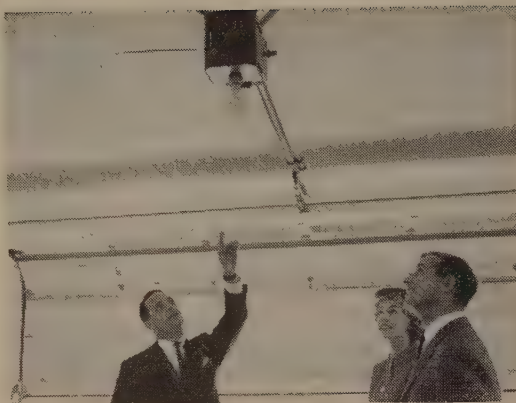
Firm

Address

City  State



**FROM  
OPEN  
TO  
CLOSE...**



**HOME SHOWING  
IS MORE  
INVITING  
WHEN  
YOU  
START  
WITH**

***Delco-matic***

You simply press a button and the garage door opens to add a dramatic air of modern living that makes all other home features seem more desirable—and, when the tour is completed, press the button once more for the finishing touch they'll remember.

You can rely on the all-new all-transistor Delco-matic garage door operator to perform dependably when you demonstrate and after the home is sold. Performance-proved by home owners in a 500-home test across the nation, Delco-matic is virtually trouble-free—the door operator you can install and forget.

Call your local Delco-matic representative or fill out and mail the coupon for additional information.

Delco-matic Garage Door Operators are sold, installed, warranted and serviced by Crawford Door Sales Company, the nation's leading garage door specialists.

**DELCO**  **PRODUCTS**  
Division of General Motors Corporation Dayton 1 Ohio

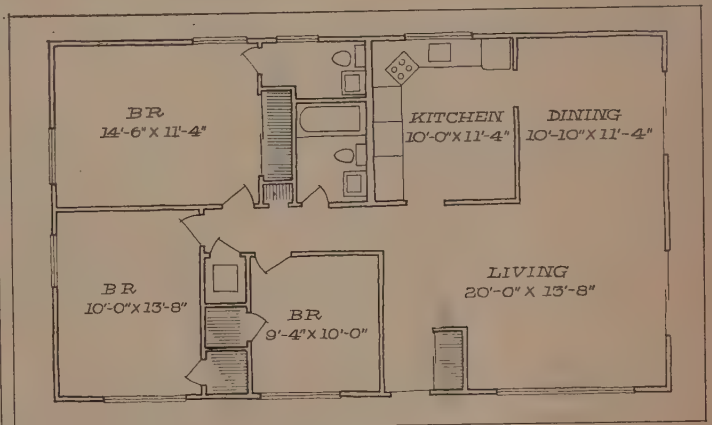
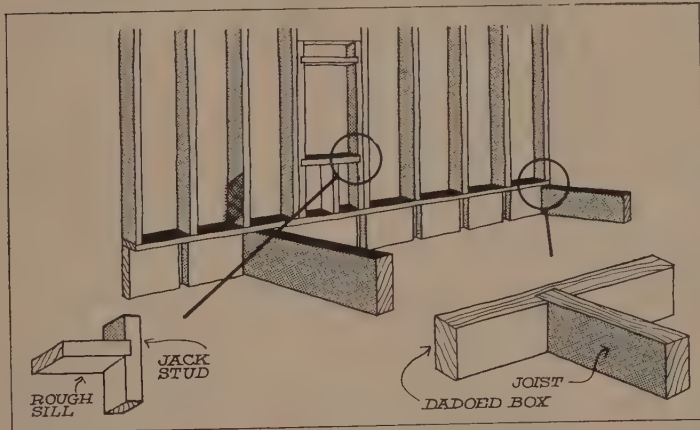
**DELCO  
PRODUCTS**  
Division of General Motors Corporation  
Dept. HH-6, Dayton 1, Ohio  
Please send more information on  
Delco-matic Garage Door Operators

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_





"TYPICAL, \$13,000 HOUSE" that three million Russians are expected to visit in Moscow this summer.



**DADO SYSTEM**, above left, shows how parts fit together along prenotched lines. Floor plan shows six rooms, 1½ baths.

## Is this Moscow exhibit house "typical" of US homebuilding today?

No, thinks NAHB's president Carl Mitnick who expressed his views in a cable to Russian Premier Khrushchev. Said Mitnick in part, "Please do not judge all American homes by a single exhibit house displayed briefly in Moscow. This is only a glimpse of the truth."

Yes, says Herbert Sadkin, president of All-State Properties Inc, Long Island builders, who will put up the house as part of the American National Exhibition in Moscow. Argues Sadkin: "Nothing anybody will ever say about free enterprise will have the impact of what the average Russian will see when he walks through this average American's home."

How was the "typical" house selected? According to All-State's PR firm: "We saw a notice in the papers and

made a proposal on behalf of our client to Harold McClellan, manager of the Moscow show."

NAHB, AIA, NAHRO, ASOP, and AIP had already protested to the Department of Commerce that housing exhibits overseas show "little or no adequate image of our accomplishments." They suggest future exhibits be planned at conferences between representatives of government and the five organizations.

One man who "would like to see the show," is Lumber Dealer Jacob Deutsch who supplied part of the house. To simplify construction, Deutsch dados joists, studs, and other pieces at 90° angles, then assembles them into panels. He is eager to learn "how fast Russian labor, working with the Dadobuilt system, can get the house under cover."

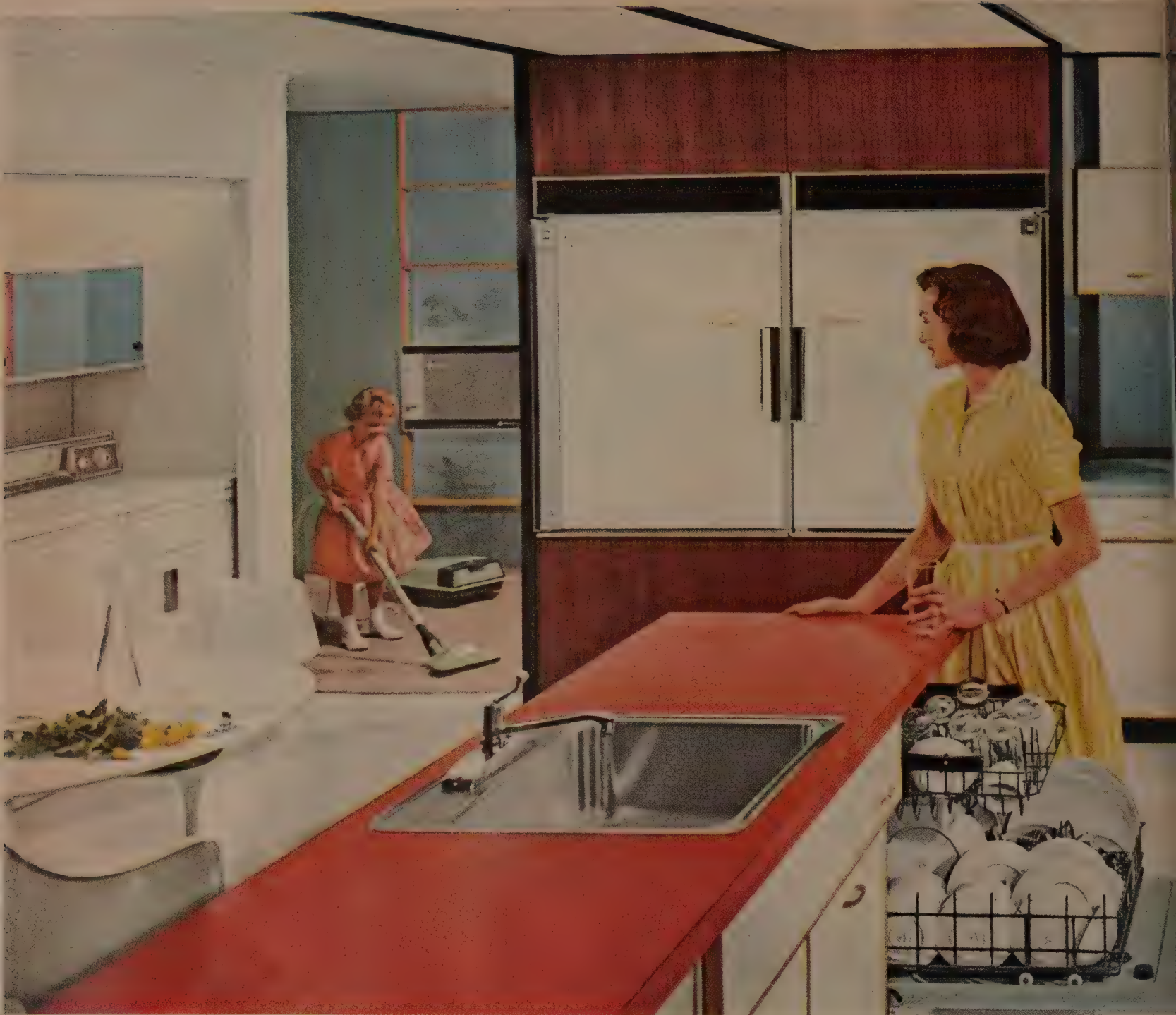
### What the leaders are doing

*A Dallas architect tells how his ten-unit apartment is paying off handsomely . . . p 172*

*John Long gives away vacation lots to 80 new homebuyers and prefabs a vacation house . . . p 173*

continued on p 172

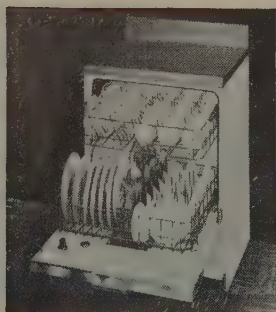




# An RCA Whirlpool



**A Disposer** that efficiently goes about its business with remarkable quiet. Grinds and flushes away corn cobs, fruit pits and bones as quickly as it does a handful of lettuce. Batch or continuous-feed types available.



**A Dishwasher** with an amazing new principle which eliminates pre-scraping and rinsing. There's no other dishwasher to compare for no other has Filter-Stream\* action. Easy to use as dialing a 'phone. Holds 14 NEMA place settings.

\*Tmks

Style and design attract potential buyers, but it's the kitchen . . . "heart of the home" . . . that clinches the sale. And, when you feature a kitchen built around high-quality RCA WHIRLPOOL appliances, you'll find that homes sell faster!

Only with RCA WHIRLPOOL can you offer a complete line of kitchen appliances in either GAS or ELECTRIC. Built-in electric refrigerator-freezers . . . gas or electric free-standing refrigerator-freezers . . . built-in gas or electric cooking tops and ovens . . . free-standing gas or electric ranges . . . dishwashers . . . automatic washers . . . gas or electric dryers . . . gas or electric combination washer-dryers . . . combina-





# kitchen says quality faster!


tion range-sink top . . . "Select-A-Door"\* wall and base cabinets . . . air conditioners.

It's just good business for you to go right down the line with the nationally-accepted name of RCA WHIRLPOOL. To the buyer it means you've built **QUALITY** into the house. To you it means dealing with just one dependable supplier who is ready and eager to furnish expert planning assistance, merchandising aid, and quick delivery of the highest-quality home appliances available.

RCA WHIRLPOOL . . . America's first family of home appliances  
Products of WHIRLPOOL CORPORATION St. Joseph, Michigan

**Get the complete story! Send coupon TODAY!**

Contract Sales Division, Whirlpool Corporation, St. Joseph, Michigan		HH 6
Please send me information on RCA WHIRLPOOL kitchens and appliances.		
Name _____	Title _____	
Firm Name _____		
Firm Address _____		
City _____	Zone _____	
County _____	State _____	

Use of trademarks  and RCA authorized by trademark owner Radio Corporation of America

*Sell the kitchen and you sell the whole house!*





**INDOOR-OUTDOOR LIVING** is provided at rear for five downstairs units (five upstairs units have narrow balconies). Concrete block walls support

concrete ceiling beams made with cardboard forms to gain smoother finish. Plan shows how structure uses nearly all of 50'x200' lot.

## This ten-unit apartment is a \$\$\$ maker

Each unit rents for \$85. In 1958 the building grossed \$9,927. Expenses (taxes, repairs, insurance, utilities, and management) came to \$2,954, leaving a 13% return on a total cost of \$52,182.

Dallas Architect-Owner J. Herschel Fisher lists these favorable factors:

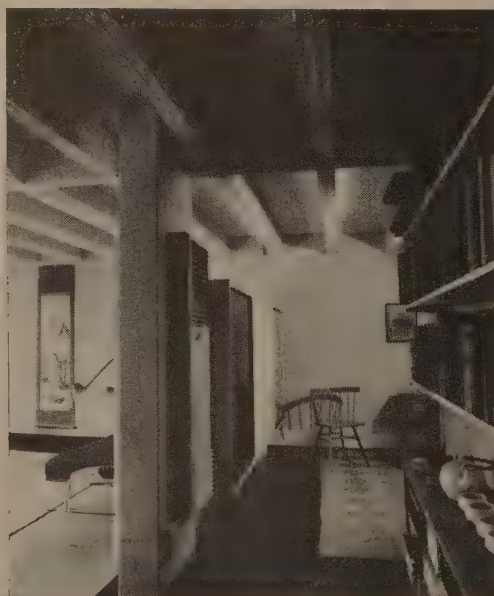
He used almost every inch of a small lot he bought for a \$3,000 bargain price.

He used cost-cutting methods and materials easy to maintain—and saves \$300 yearly on lower fire insurance rates.

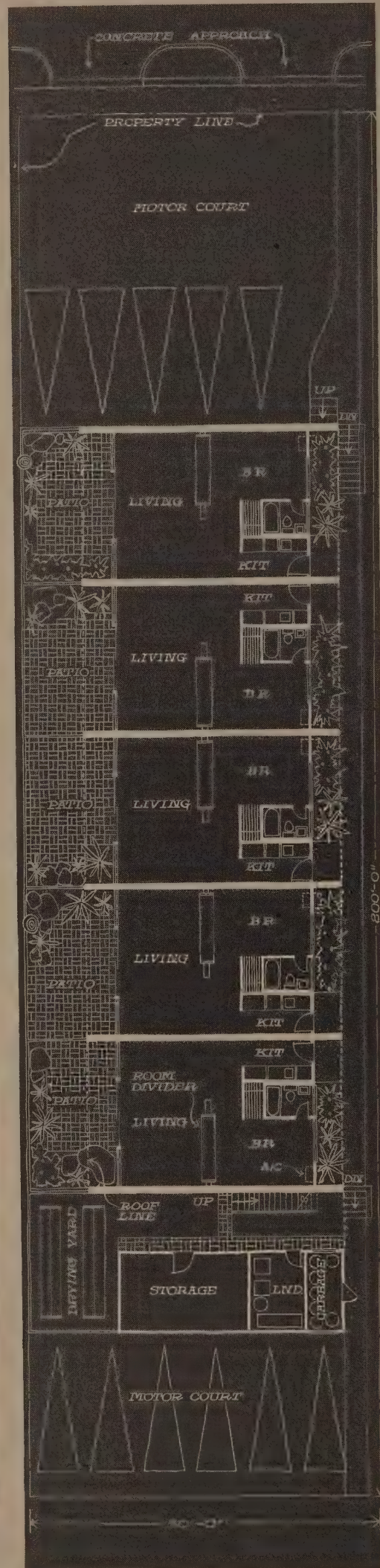
Vacancies have been low because renters “like the contemporary living arrangement.”



**ENTRANCES** to ten units are along one side of building. “Renters especially want both front and rear entrances,” Fisher reports.



**DIVIDING WALL** between living area at left and bedroom includes storage space and heater. Each unit has a one-ton built-in air conditioner.



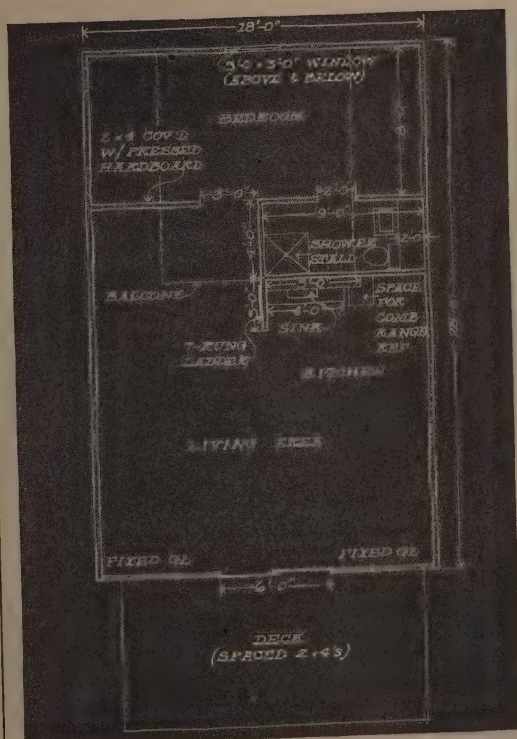




**SMART HOME MERCHANDISER** John F. Long stands outside a \$1,695 mountain cabin on one of the one-acre sites he offers free to buyers of new

homes in his big Maryvale development in Phoenix. The cabins are 168 miles from Phoenix near Kiabab National Park.

## Here is John Long's brand new sales promotion idea



It's this \$1,695 A-frame cabin and a free acre of mountain land which together helped the builder sell 80 of his Phoenix houses over a single week-end in mid-May.

Long offers the cabin for \$1,695 but gives the acre of land free to each new purchaser of a Long house in Phoenix.

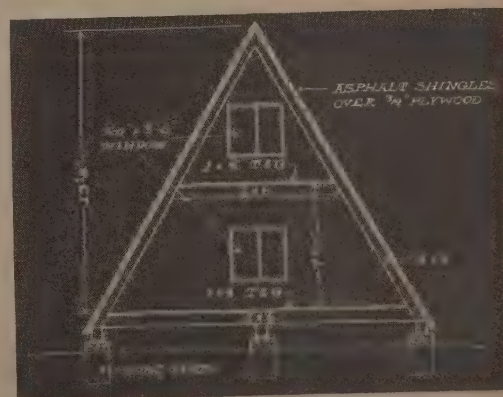
The cabin comes in ready-to-assemble form, must be shipped by buyers to their free acre in a mountain retreat where Long expects they will erect it themselves.

He says, "This is the kind of cabin everyone dreams of owning but that is hardly ever in range of the average man's purse. We expect to sell these cabins to half of our first 100 buyers, and eventually sell them to all new buyers."

In the price of the cabin are all the materials needed to build it, plus glass for the gable end, the sliding glass door, kitchen counter and cabinets, plumbing, electrical fixtures, and a wooden deck for the front.

**RECTANGULAR FRAME** 18"x28' encloses bedroom, pullman-type kitchen, bathroom, living area, and up-the-ladder sleeping balcony.

Long's loud sales drumbeat netted him national publicity (TIME Magazine, May 18) as well as enough local publicity to get four airplane visitors and 60 guests' signatures in the cabin in the mountains. Long also shows a model of the cabin in his Phoenix sales area.



**SECTION** through rear of house shows the 10'x12' sleeping balcony. Rear wall windows and sliding front door provide cross ventilation. /END



# Get FULL INSULATION in Comfort Condition your home with

OWENS-CORNING  
**FIBERGLAS**  
BUILDING INSULATION



FULLY INSULATED with **FIBERGLAS**

Full **HOUSEPOWER** for Electrical Living Today and Tomorrow

**TM** TEXTRON METALS Insulated Windows

## WORKING TOGETHER TO GIVE YOU DOUBLE BENEFITS!

OWENS-CORNING  
**FIBERGLAS**

Here's another great selling point for you this spring from the Owens Corning Fiberglas Comfort-Conditioned Home Program. Fiberglas\* insulation plus full "Housepower" teamed together with Textron Metals double glazed aluminum windows enables you to offer homes of true "Comfort" with savings to builder and customer.

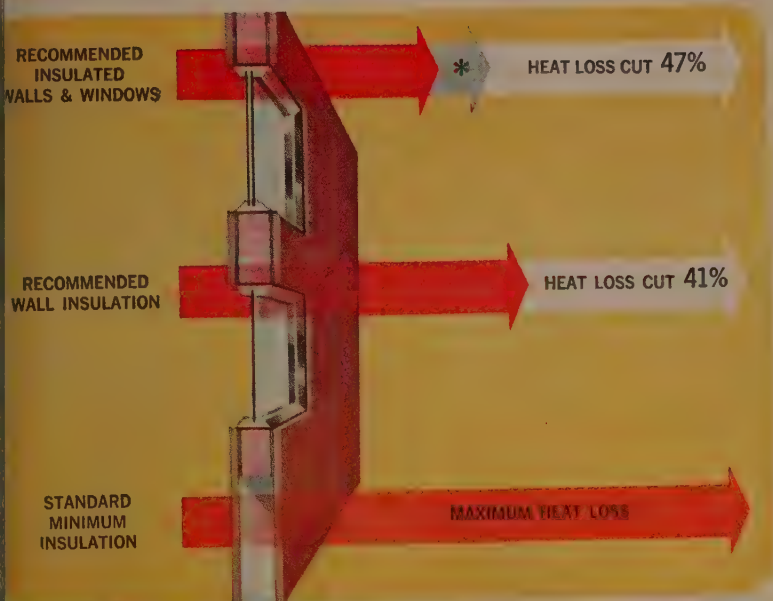
**TM**

When you install Textron Metals windows in the walls of Comfort-Conditioned Homes, you get *double insulation efficiency*. This means that you can further reduce the size of heating-cooling equipment. Extra bonus for summer comfort is the perfect insect protection provided by glareless Fiberglas\* Screening.



# WINDOWS and WALLS...

## and **TM** Aluminum INSULATED WINDOWS



*Relative Heat Loss Measured in BTU's*  
**CUT HEAT LOSS BY 47%**

A tremendous savings in BTU heat loss is effected through Fiberglas\* and Textron Metals "full wall" insulation. This Comfort-Conditioned team for insulating the complete wall means greater customer comfort and confidence. The combination means quality and satisfaction for the buyer.



*Heating Systems can be Smaller*

**HEATING UNIT COST REDUCED 11%**

Fiberglas\* and Textron Metals "full wall" insulation can mean smaller heating and cooling units. In the heating unit alone, the builder can save as much as 11% in the initial installed cost. When cooling equipment is included, savings as high as 24% can be achieved.



*Dollars Saved on Fuel*  
**FUEL BILLS DOWN 47%**

Here's a selling feature designed exactly for these competitive times. With your Fiberglas\* and Textron Metals "full wall" insulation you assure your customers of the lowest possible fuel costs. Fuel savings as great as 47% can be achieved.



*Income Requirements are Reduced*

**MORE BUYERS BECOME ELIGIBLE**

"Full Wall" insulation as featured in Comfort-Conditioned Homes with Fiberglas\* and Textron Metals double glazed windows increases the potential buyer market. Lending institutions lower the effective monthly income requirement of mortgagors as the monthly housing expense is reduced.

\*Textron Metals windows reduce air infiltration providing an additional savings of 11% when family requirements will permit. This reduction of air infiltration through windows also permits the use of filtered air intake without increasing operating costs above normal.

*Specific figures vary with different climates, fuel rates, home designs and family requirements. For further information talk to your TM representative.*



**TEXTRON METALS Aluminum WINDOWS**  
 Textron Metals Company, 39 James St., Girard, Ohio.



# New models for every priced home! New simpler, quicker

## New General Electric Builder-



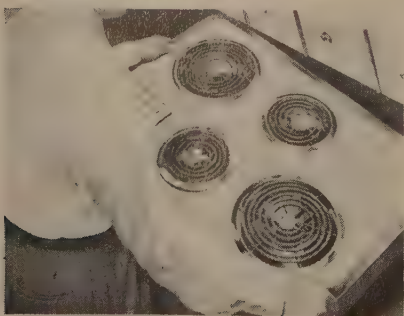
This is just one of many beautiful kitchens you can plan around these new G-E Ovens and Cooktops. Features the Custom Double Oven Model J-780 in handsome new Copperfinish.

Two full-sized ovens install as one unit. Each oven has its own automatic timing, broiler, floodlight, two shelves. Upper

oven has automatic rotisserie and meat thermometer. All controls for both ovens in eye-level panel.

New eye-level pushbutton controls for cooktop are built right into hood . . . easy to see, easy to use, easy to clean . . . safely out of children's reach. *Hoods available in June!*

### Installation ease that can't be matched by anybody!



**One-piece** drop-in cooktop has built-in pushbutton controls . . . no separate panel to mount. Fits 29 13/16" x 20 7/16" space . . . flush with countertop.



**Six thumb screws** to tighten—one conduit—the job is done! Oven and cooktop installed by The Eagles Co., Louisville, in less than 32 minutes.



**One-piece oven** slides into wall opening or 27-inch cabinet. Comes from factory ready to install—no knobs or trim to remove or replace.



# Installation! New high-appeal styling and features! designed Ovens and Cooktops

- Two full-sized ovens in single-mount unit fit space 27" wide 45 7/16" high! Need just one connection!
- Eye-level cooktop controls built into hood equipped with exhaust fan, floodlight! One connection!
- Engineered for easy installation...install both units in less than 45 minutes!

You'll find a built-in combination to fit *any* priced home you plan to build when you see the all-new line

of General Electric Ovens and Cooktops.

Dramatic new styling combined with all the most wanted automatic features make this the finest line of built-in ranges you've ever seen!

This G-E line is *Builder-designed* to offer you maximum flexibility with minimum installation cost!

Best, too, because there are no service headaches when you use G-E Ovens and Cooktops—every unit is backed by famous, dependable G-E service!

## Plenty of features to talk about!

**New Automatic Oven Timer**—easy to set as a clock

**Automatic Meat Thermometer**—for perfect roasting, broiling

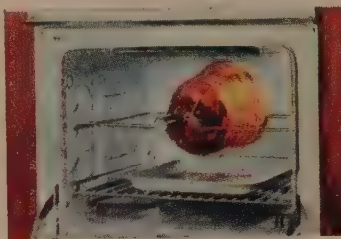
**"Charcoal-type" broiling**—with exclusive Focused-Heat broiler

**Built-in oven vent**—keeps door and controls condensation free

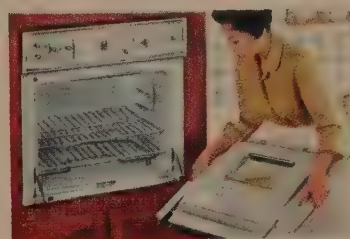
**Automatic oven floodlights**—recessed into wall

**Separate Minute-Minder**—1- to 60-minute range

**Picture-window doors**—on *all* G-E Built-In Ovens



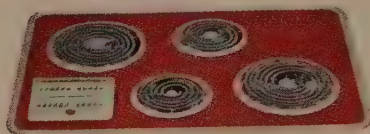
**Automatic rotisserie** barbecues a 20-lb. roast! Stainless steel spit. Removable handle grips hot spit safely, easily.



**Removable oven door** makes oven cleaning easy. Open door, flip up two pins, slide door off. Replaces with equal ease.

## They mix'n match!

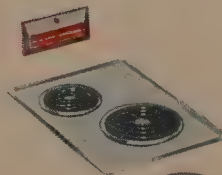
Mix or match these G-E Oven and Cooktop colors for really distinctive kitchens! Ovens available in Petal Pink, Turquoise Green, Canary Yellow, Woodtone Brown, White, Satin Chrome and new Copperfinish. Cooktops come in all colors and Stainless Steel.



**De Luxe Oven Model J-750**; integral Control Cooktop J-820—smart styling, automatic features, fast installation. Popularly priced combination.

**Custom Single Oven Model J-720** and Remote-Control Cooktop J-850—newest features and advanced styling for unmatched convenience and beauty.

**Custom Double Oven Model J-780**; Cooktop J-890 with eye-level controls built into hood. The perfect combination for custom installations.



**Model J-802**—2-unit cooktop with remote controls. In stainless steel. Use in pairs or with 4-unit cooktop for flexibility and convenience.

For more Built-In news, turn page . . .

GENERAL  ELECTRIC



Here's built-in news... and it's all good!

# NEW General Electric ONE-PIECE Built-In Range

real built-in beauty...  
installation savings

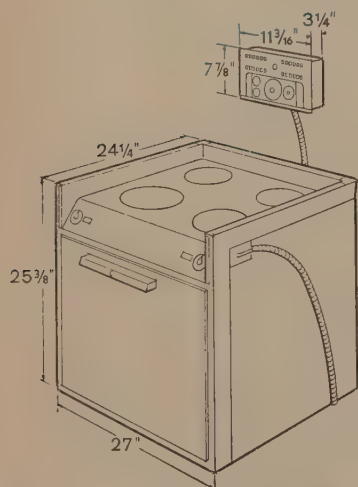
up to **\$100\***

Now you can add built-in appeal to any priced home! This new G-E One-Piece Built-In Range is a de luxe large oven and a recessed 4-unit cooktop—all in one piece to reduce installation costs!

## Quality features to please your customers:

- Big-capacity oven
- Removable oven door
- Focused-Heat broiler
- Automatic Oven Timer and Minute-Minder
- Hi-speed surface units. Pushbutton controls with master indicator light
- Fully enclosed bake and broil units
- Colors available: Pink, Turquoise, Yellow, Brown, White

**Saves 5 square feet  
of kitchen space!**



Separate oven and cooktop need space 57" x 24"—this new G-E One-Piece needs only 27" x 24"! Gives you extra space to add another kitchen feature—or cut this space and save up to \$60 in construction costs!



Range Dept., General Electric Co., Louisville 1, Ky.

**GENERAL ELECTRIC**

AVAILABLE IN MAY



## Builder-designed to give these installation cost advantages:

Single conduit connection	Save up to \$ 25.00
No oven cabinet needed	Save up to 45.00
No cooktop base cabinet needed	Save up to 20.00
No waste in countertop covering	Save up to 20.00
	<b>\$ 110.00</b>
Less base panel below oven of G-E One-Piece	10.00

**Net savings to you \$100.00\***

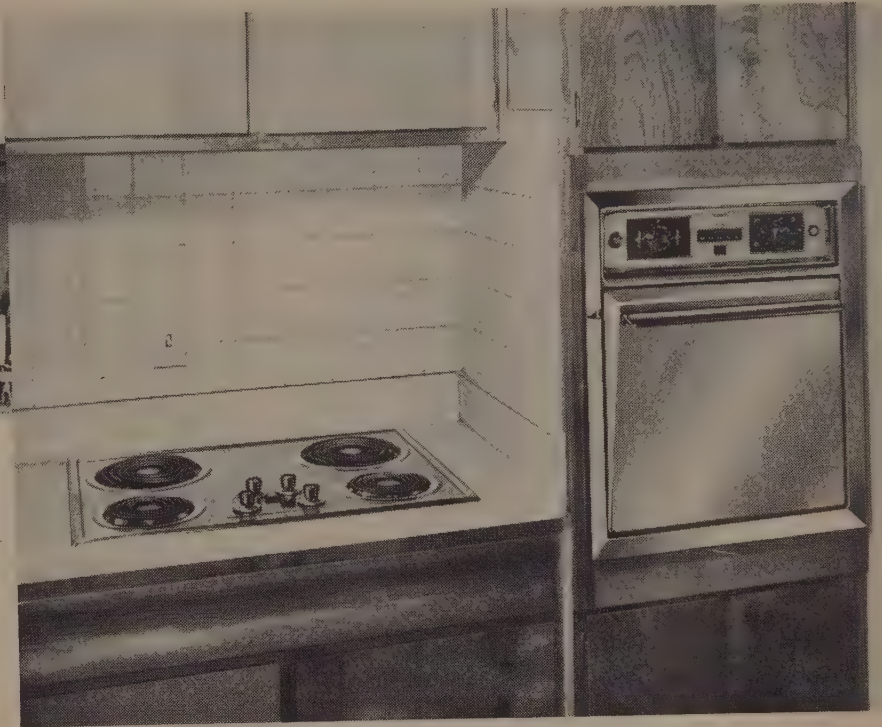
\*Savings approximate. They will vary with local material, equipment and labor costs.



# NORGE Built-ins Help CLAIR-MEL Sell 711 Homes In 6 Months!



Mr. Mel Larsen, creator of CLAIR-MEL CITY in Tampa, Florida area, stands with his wife, Clarice in front of a model home.



View of kitchen in Clair-Mel model home.

"We can't praise Norge too highly for their part in the record-smashing success of our venture! Their extensive line of built-in ovens, cooktops and refrigerators enabled us to select the exact type of units we needed, and yet stay within our cost range. Then Norge came thru with powerful merchandising support that dovetailed with our own efforts and drew huge crowds to the model homes! And most important of all, their built-ins had the features and styling to really excite onlookers and help move our homes in volume!"

Mel Larsen  
Builder of Clair-Mel City

*What Clair-Mel can do, you can do!  
Mail coupon today for full details!*

# NORGE®

**Creative Engineering  
For Sales**



NORGE SALES CORPORATION, Subsidiary of Borg-Warner Corporation,  
Merchandise Mart Plaza, Chicago 54, Ill. Export Sales,  
Borg-Warner International, Chicago 3, Ill.

## HERE'S WHY BUILDERS CHOOSE NORGE!

Interchangeable gas or electric ovens and cooktops meet the demand of any buyer, anywhere!

Super-Thin 3" depth of cooktops permits full use of drawers directly beneath cooking surface!

Choice of 5 decorator colors—Mix or match to fit any kitchen color scheme you use!

### SEND ME FULL FACTS

HH-659

Norge Sales Corporation  
Merchandise Mart Plaza, Chicago 54, Ill.

Send me full details on Norge built-ins. I understand that there is no obligation of any kind.

NAME \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_



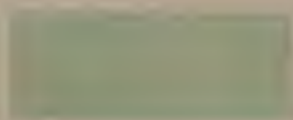
# DOUBLE YOUR MONEY BACK IF THIS PAINT PEELS OR BLISTERS\*

## \* DOUBLE-YOUR-MONEY-BACK GUARANTEE

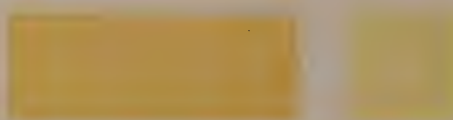
American-Marietta Peel-Proof House Paint is guaranteed not to blister or peel due to moisture when used on previously unpainted wood surfaces, in accordance with directions on the label of the container. If A-M Peel-Proof House Paint applied in this manner peels or blisters due to moisture, American-Marietta Company will refund twice the original purchase price of the paint (upon presentation of the original purchase invoice).

Here's a great new house paint you can apply with complete assurance that there'll be no blistering or peeling\* . . . a promise backed by American-Marietta's unusual guarantee, pictured on this page. Peel-Proof has the popular flat finish that minimizes surface imperfections, glorifies colors with a richness and depth never before possible. Modified chalking—exceptional weathering.

## 14 SMART COLORS—MODERN AND TRADITIONAL in the popular new *low-lustre finish*



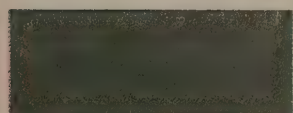
HF-7 SEA FOAM GREEN



HF-3 SUN VALLEY YELLOW



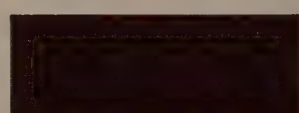
HF-5 MOROCCO TAN



HF-6 PINE



HF-2 IVORY CREAM



HF-4 CHESTNUT BROWN



HF-12 MISTLETOE GREEN



HF-14 BERMUDA PINK



HF-13 RANCH RED

The lighter colors on the smaller chips are let-downs, made by mixing 1 part of the color with 4 parts Peel-Proof HFB-1 Tinting Base White.





AMERICAN  
MARIETTA

AMERICAN  
MARIETTA

*Peel-Proof\**

HOUSE PAINT

HF-1 WHITE

FLAT FINISH

*No Peel-No Blister*

WITHSTANDS SEVERE WEATHERING

HF-8 TURQUOISE

HF-11 CHARCOAL

HF-10 STONE GRAY

HF-9 ASH GRAY

See following page...





# Why poor Henry never got rich

(when he could've)

Henry was a builder. Good one, too. Knew building business inside and out. Had a good crew of men.

Henry put up a model house. Quality workmanship cellar to attic. "No trouble selling this and plenty more like it," mused Henry. "Heck of a lot for the money!"

Came opening day. With it hordes of people. "Ah-h-h-h!" sighed Henry. "Really in business now."

Sad as it is to report, Henry *wasn't* in business at all. Good as traffic was, Henry couldn't get anybody—any-

where near the dotted line. "What have I left undone?" wailed Henry. "Where did I go wrong?"

Nobody told him and he never found out. But you, dear reader, for reading this far, certainly deserve to know where Henry goofed.

Poor Henry hadn't included one, single, nationally-advertised Brand Name—*anywhere* in his house. Roofing was by ———, Inc. Siding by ——— Co. Even the door latches were a product of the Brothers ———.

We say Brand Names *are* important!

Selling shoes or shirts. Hammers or houses. Brand Names give assurance of quality. Carry weight. Impress people. Provide something to point to with pride. Most important to you—Brand Names help sell more houses—and sell 'em faster. Ask any builder who uses them.

Now the \$64 question. Why be like poor Henry and build houses with unknown materials? Are the pennies you save (if you do) worth it? Why not use nationally-advertised Brand Names (like Orangeburg and Flintkote) and end up successful!

\*THE NAME ORANGEBURG AND THE SILVER BAND ARE REGISTERED TRADE-MARKS OF THE ORANGEBURG MANUFACTURING CO.

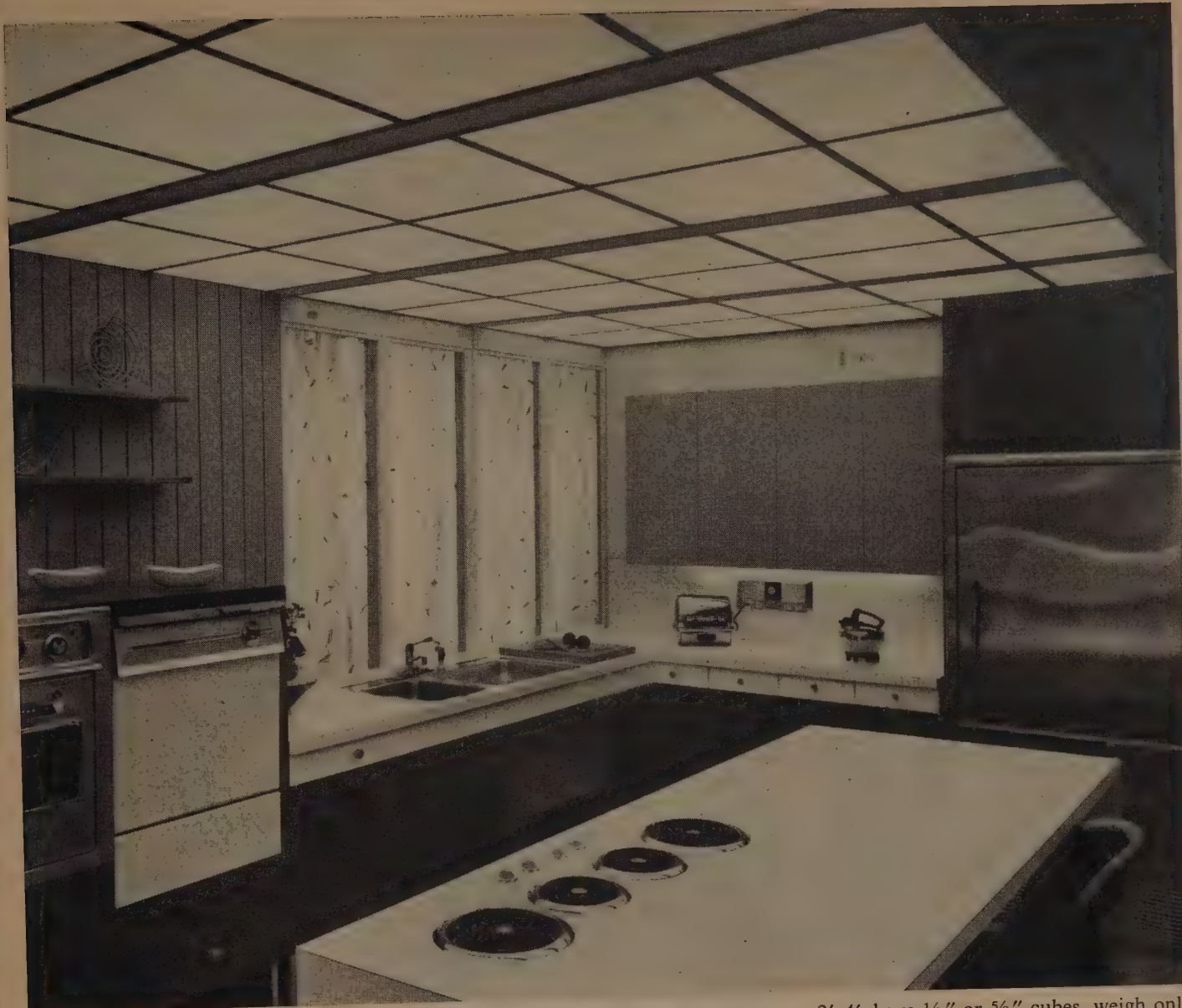
*This message is presented by Orangeburg Manufacturing Co., the folks who practically invented Brand Name selling in pipe. Be sure your homes feature genuine Orangeburg—the Brand with the Silver Band.\* Root-Proof Pipe and Fittings for house sewer lines, downspout run-offs... Perforated Pipe for foundation drains, septic tank filter beds. Orangeburg Manufacturing Co., Orangeburg, N.Y., Newark, Calif. A Division of The Flintkote Company, Manufacturers of America's Broadest Line of Building Products.*



**Secret of Success** Make a product of unquestionable quality and advertise that fact nationally year-after-year. The Orangeburg ad above, one of a continuing series, appears in LIFE, June 15, reaching an estimated audience of 32 million.







**Plastic pan diffusers** hang in extruded aluminum track below banks of fluorescent tubes. Pans are 2'x2' or 3'x3', frames may be vented Air Trak to allow air circulation. Diffusers may also be corrugated roll or new plastic eggcrate

types. Eggcrates are 2'x4', have 1/2" or 5/8" cubes, weigh only .625 lb per sq ft. Open area of 76.5% helps air circulate. Thermotank Inc, St Clair Shores, Mich.  
For details, check No. 4 on coupon, p 221

## What's new in electrical fixtures and fittings?

In decorative lighting—a swing away from stark simplicity to more ornamental, more traditional fixtures. Inside the house, the chandelier is back. Outside, there are more post-top lanterns, more coach lamps, more lights hidden in shrubbery. Exception: in the kitchen and bath, luminous ceilings are news.

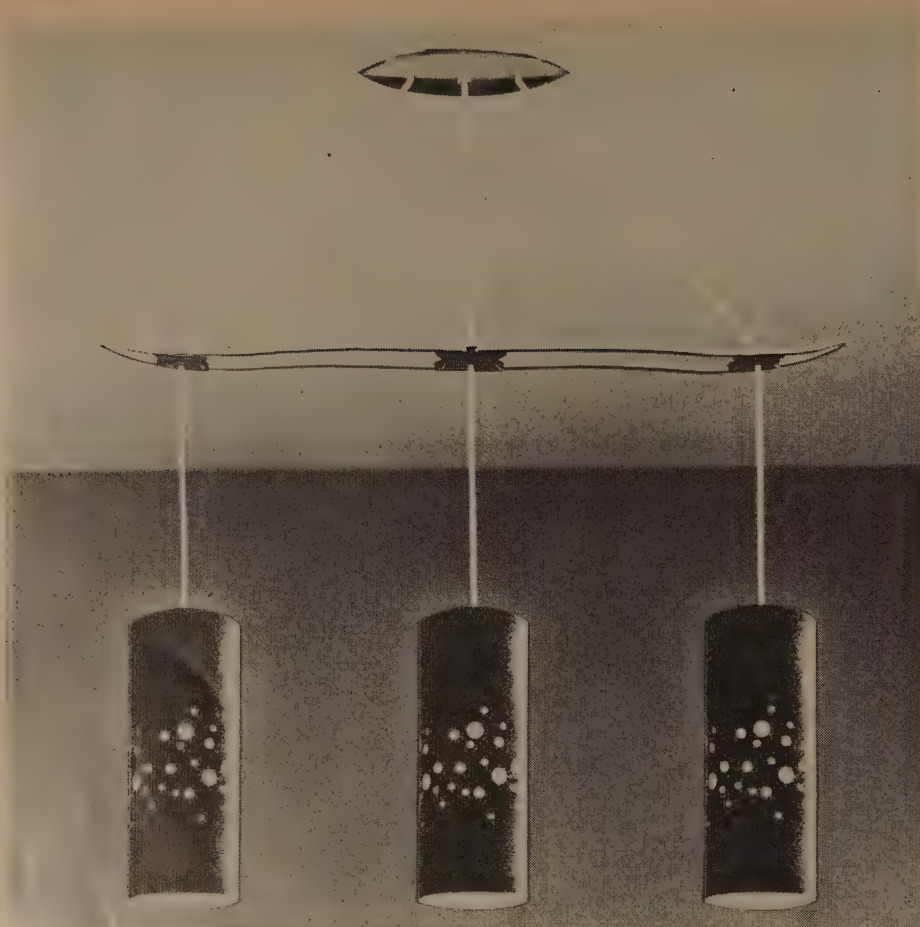
In wiring and fittings, there are more and more pressure-fit terminals, more quiet a-c switches, more through-wire receptacles and heavier wiring, more use of dimmers and remote-control systems, bigger and more convenient load centers with more use of circuit breakers.

You'll find these and other new products listed in the index at the left.

Lighting fixtures.....	page 184
New switches.....	191
New receptacles.....	195
Light controls.....	199
Service entrances.....	200
New wall coverings.....	201
Playground equipment.....	202
More new products.....	210

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**Moe Light** is showing new pendants and chandeliers in the 1959 line. Straight-line pendant above is convertible from Moe cluster units. Chandelier at right top is futuristic Astralite in polished brass, is 30" high, 25" wide, has 16 'astral' lamps. Price: \$39.95.

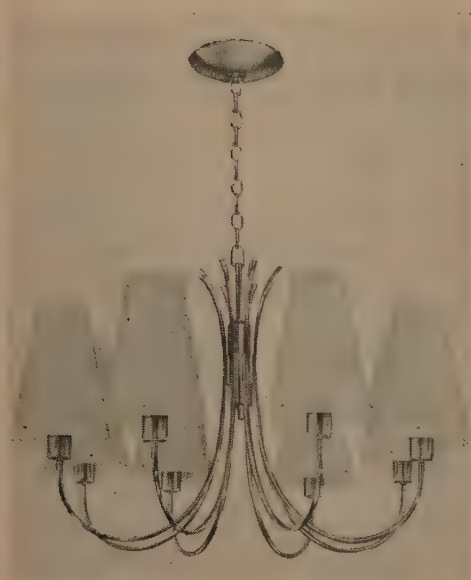
At right bottom is a traditional design in brass and clear crystal, 18½" high, 23" wide. Price: \$79.95. Also new, aluminum post lanterns with convenience outlets: \$17.95.

Thomas Industries, Louisville.

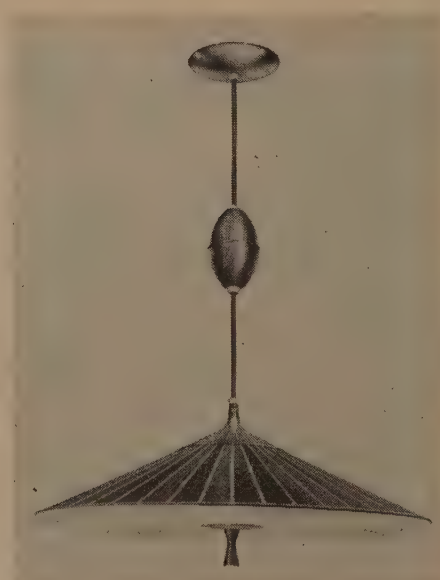
For details, check No. 5 on coupon, p 221



## New lighting fixture lines are more decorative, more traditional



**Lightolier** Contessa group includes three-, five-, and eight-light chandeliers (left) in polished brass and striped styrene. \$115 retail for eight-light unit. Lytecaster droplight (\$55) combines red birch, walnut, and polished brass



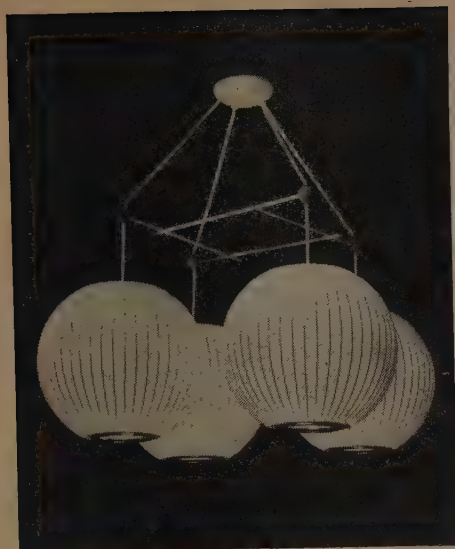
in a shade 24" wide for a 65" drop. Lamp is three-way. Lytescape outdoor tripod is black stemmed with red, blue, and yellow caps. Price: \$55.

Lightolier, Jersey City, N.J.

For details, check No. 6 on coupon, p 221



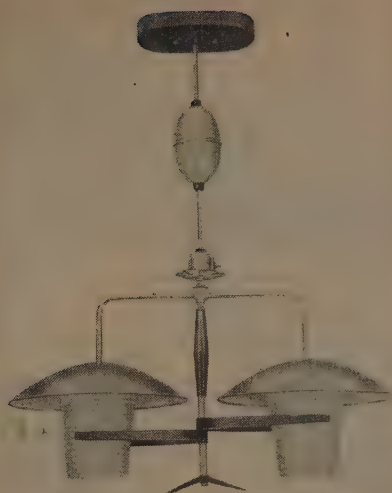




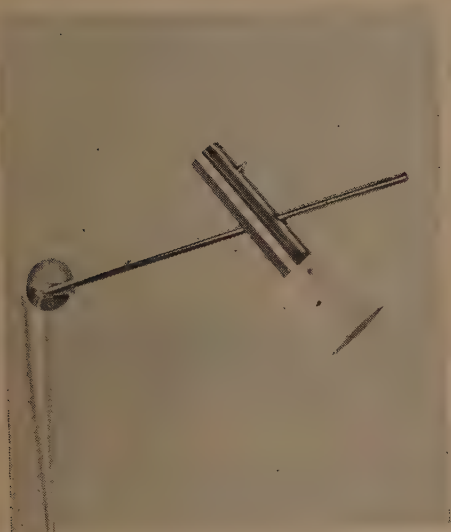
**Howard Miller** has new bubble lamp clusters. Bubbles of white plastic and steel are supported by white, chrome, or brass canopies. Price: \$50 to \$90.  
Howard Miller Clock, Zeeland, Mich.  
For details, check No. 7 on coupon, p 221



**Jay Lighting** traditional three-light chandelier (left) combines polished brass, walnut, and opal glass. Overall length is 34½", width 12½". Retail price: \$51.65. Modern two-light drop fixture (right) is finished in polished



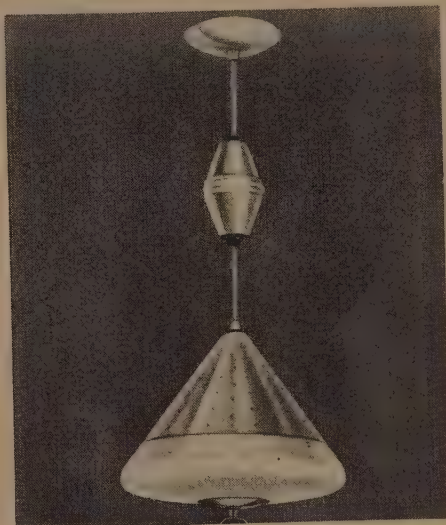
brass and walnut, has white-lined glass. 26" wide, height can be adjusted from 25" to 65". Fixture has built-in switch. Price: \$58.75.  
Jay Lighting Mfg Co, Brooklyn.  
For details, check No. 8 on coupon, p 221



**Laurel Lamp** modern wall fixture extends 25", swings 180°. Shade adjusts up, down, and at an angle. Finish is polished brass. \$20 to \$25.  
Laurel Lamp Mfg Co, New York City.  
For details, check No. 9 on coupon, p 221



**EJS Lighting** elliptical blown-glass fixture for direct-indirect lighting is 18" wide, 30" to 36" deep, takes 200-w or 300-w standard base lamps, and gives up to 5950 lumens. Heavy-duty luminaire has 660-w porcelain socket. Price:



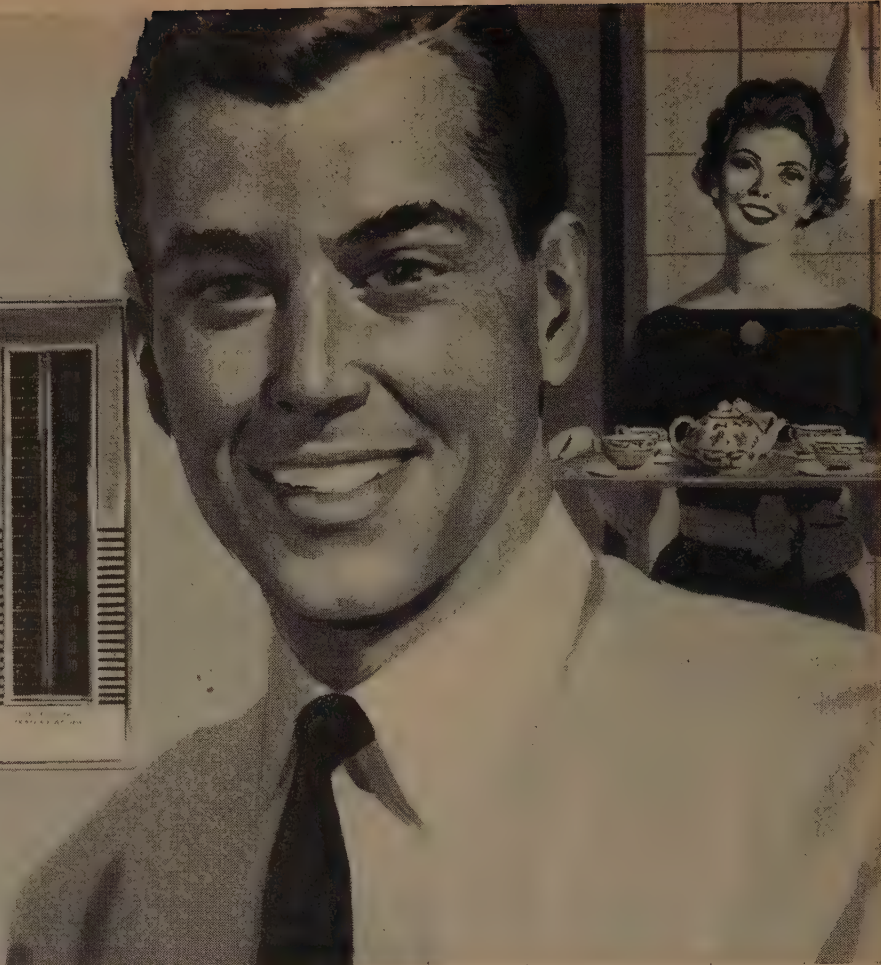
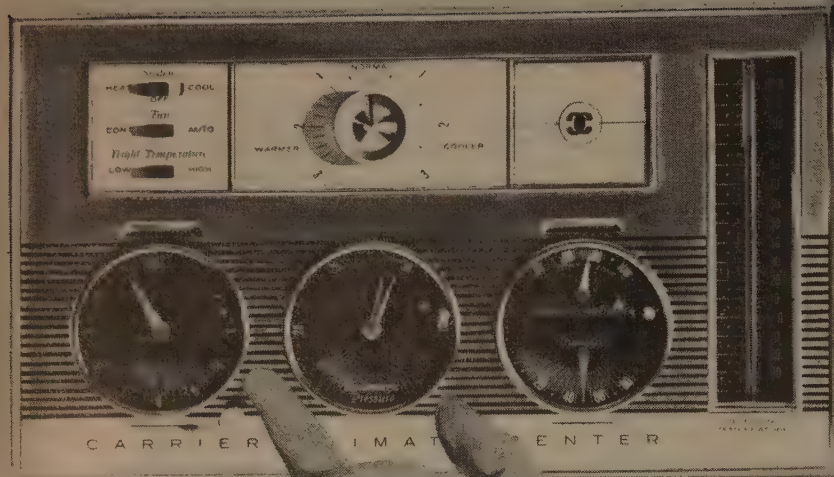
\$46.90. EJS drop lights have conical or flat bowls to match ceiling fixtures, are also available with rigid stems. Price: \$32.40.  
EJS Lighting Corp, Los Angeles.  
For details, check No. 10 on coupon, p 221



**Artolier** line of lanterns includes an 8" diameter, hexagonal three-light hanging unit in clear glass and polished brass (\$45); a single-lamp bracket lantern in black and brass, white and brass, polished or weathered brass, and oxidized copper (\$29.25 to \$35.25); and a garden stake lamp with a built-in convenience outlet. Garden light stands about 25" above ground, comes in green only, costs \$25.80.  
Artolier Corp, Garfield, N.J.  
For details, check No. 11 on coupon, p 221

continued on p 189





*Here are the biggest 112 square inches in air conditioning...  
the revolutionary panel that gives new mastery of indoor climate!*

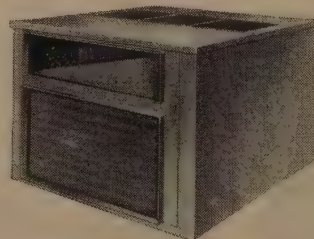
## NEW CARRIER CLIMATE CENTER

There's something masterful about flipping switches and turning knobs. And then feeling and seeing how your air conditioning responds. That's part of the mastery you can give a prospective homeowner with the revolutionary Carrier Climate Center.

But on this 8 x 14 inch satin aluminum wall panel (which mounts between studs), he also sees what the weather is outside—and what it will be tomorrow. Here he sees how his Carrier air conditioning system is operating. These things, too, go to make up the new mastery he has in a Carrier Weathermaker\* home.

Now he can custom-tailor indoor climate to the preferences of his family. He can also operate his system more economically. For example, in winter a timer can be preset to lower the indoor temperature automatically during sleeping hours. There's also a signal light† to show when filters should be replaced.

Wouldn't you like to give your prospective homeowners this new experience in comfort, health and cleanliness—and at a budget price? You can with the 63D Universal Weathermaker. It's a complete central cooling system in a single compact cabinet. Installed outdoors, it supplies conditioned air by a short duct through the wall to a plenum atop the furnace. Needs no water or refrigerant piping. Costs hundreds of dollars less than conventional systems.



*The Universal Weathermaker can be installed in homes with wet heat, too. Inexpensive prefabricated ducts distribute the air.*

See your Carrier dealer for details, technical assistance, promotional support and merchandising programs. He's listed in the Yellow Pages.

MORE PROOF OF  
BETTER AIR CONDITIONING FOR EVERYBODY



EVERYWHERE

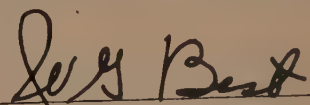


Read  
the  
"Quality  
Guarantee"  
that  
startled  
an  
industry!

*The BEST Homes*

## QUALITY GUARANTEE

W. G. Best Homes Co., Effingham, Illinois, guarantees the component parts of all the houses it produces to be of the high quality as advertised. They are produced only of top-grade materials which are guaranteed to meet our rigid high requirements. The proof of home quality and home design lies in the unquestionable proof of satisfied owners. Ask the man who owns one!



W. G. BEST, President

(First advertised in *House & Home*, April, 1958.)

### *A personal message to builder-dealers:*

We are so firmly convinced that our homes offer the buyer, and consequently the builder, the best value that money can buy that we are backing them up with a **QUALITY GUARANTEE**. We invite you to visit our modern factory or talk to any of our salesmen to see for yourself the high quality design and flexibility built into all Best homes. Or write, wire or phone George H. Frederking, Vice President and General Manager, and find out how profitable it is to become a W. G. Best Homes builder-dealer.

### *Meet the BEST Homes "QUALITY GUARANTEE" Suppliers*

The high quality of Best Homes is made possible only through the high quality of the materials used. Following are 16 advertisements of "Quality Guarantee" Suppliers to Best Homes. We are proud to have a part in presenting their messages.

W. G. BEST Homes, Effingham, Illinois







## CUPPLES ALUMINUM WINDOWS

**Built for a lifetime  
of trouble-free service**

High quality is the keynote of the design and fabrication of all Cupples Aluminum Windows... yet these superior windows are economically priced.

Cupples Aluminum Windows are perfect for all homes. They always operate easily and smoothly—no sticking or binding. Won't rust, rot or warp. Never need painting. Built-in weather-stripping.

Specify **Cupples** .... get the best!

### CUPPLES PRODUCTS CORPORATION

2664 South Hanley Road St. Louis 17, Missouri

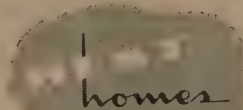
Double-Hung, Single-Hung, Sliding and Picture Residential Aluminum Windows. Also commercial windows and curtain walls. Write for details.

*This is the message  
of a W. G. Best Homes*

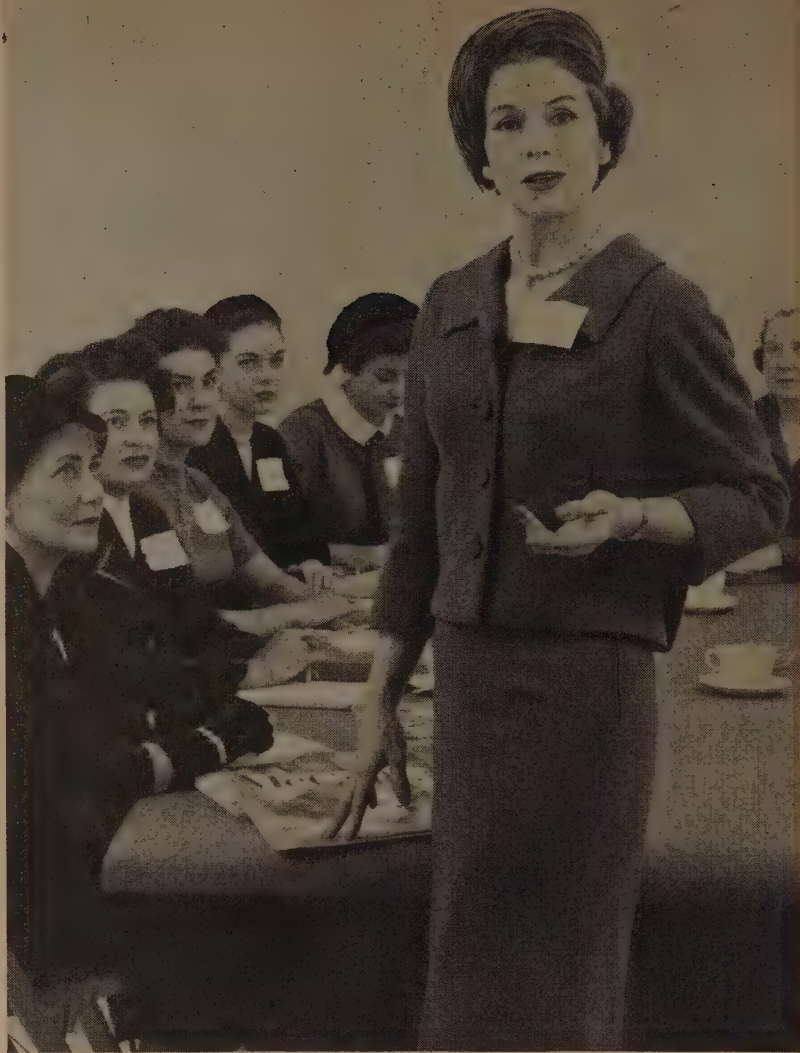
### "QUALITY GUARANTEE" Supplier

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Cupples Products Corporation. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois



For additional information, see coupon on page 203



*The  
Women's Conference  
says:*

## "GIVE US GARBAGE DISPOSERS!"

*Proof that thousands of sales-minded builders  
have been right about In-Sink-Erator*

Delegates to the Women's Conference on Housing voted the garbage disposer their most-wanted appliance on a list of features wanted for their homes. This was sure to happen, because thousands of sales-minded builders have known from experience how much women detest garbage chores—and how effectively In-Sink-Erator disposers in their kitchens influence women's buying decision!

**Now's the time to let In-Sink-Erator help you sell**

**BECAUSE...** women *definitely* want dependable garbage disposers in the homes they buy!

**BECAUSE...** dramatic In-Sink-Erator national ads in *VOGUE*, *HOUSE BEAUTIFUL* and *SUNSET*, and powerful merchandising aids *really* help you sell!

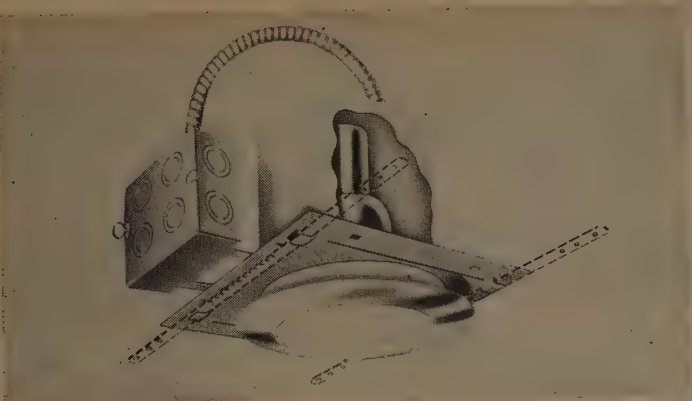
**BECAUSE...** In-Sink-Erator offers a garbage disposer to meet *every* builder requirement!

See our catalog in Sweet's light construction file; Sweet's architectural file; call your plumber; or write, wire or phone In-Sink-Erator Mfg. Co., Dept. HH-96, Racine, Wisconsin, originator and perfecter of the garbage disposer.

**In-Sink-Erator®**  
garbage disposer







**Progress** recessed fixtures have a unique mounting: lamp can be wired and installed after housing and swing-down junction box are in place. Box accepts  $\frac{1}{2}$ " or  $\frac{3}{4}$ " conduit, EMT, Romex, or BX cable. "Jiffy" fixtures come square, round, or rectangular, with flat, drop, or fresnel lenses. \$8.45 to \$24.05.

Progress Mfg, Philadelphia.  
Check No. 12 on coupon, p 221

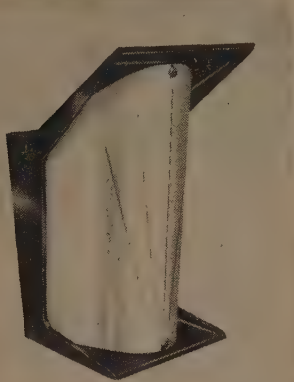


**Line Material** new post-top luminaire will work on 120 or 240-v circuits for overall outdoor illumination. Finishes are natural aluminum or pastel. Posts 10', 14', and 19' high are available to match. \$79 up.

Line Material Industries, South Milwaukee.  
For details, check No. 13 on coupon, p 221

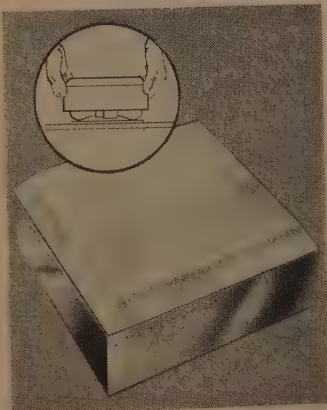


**Markstone** new square incandescent ceiling fixtures for one to four lights range from 7" to 16" square. Series 382 has perforated metal sides, is canopy mounted to give some indirect



**Union Insulating** non-metallic door lights are available in traditional or modern styles in textured aluminum, brass, or glossy black finishes. 9"x5"x5" fixture mounts on  $\frac{3}{4}$ " box. Price: \$7.10.

Union Insulating Co, Parkersburg, W.Va.  
For details, check No. 14 on coupon, p 221



lighting. Series 340 is opal drop glass, installs with a spring mounting system. Prices: \$9.95 to \$21.95.

Markstone Mfg Co, Chicago.  
Check No. 15 on coupon, p 221

continued on p 191



## DIERKS SATIN-LIKE INTERIOR TRIM

Homes built to a quality ideal include quality interior trim, an important part of the interior which is always in view.

Dierks Interior Trim—baseboard, jambs, window trim—is made from timber noted for its fine texture and freedom from resinous deposits. Starting with this basically superior material, Dierks scientifically kiln-dries its lumber before milling it to pattern in its modern lumber plants. Thus, shrinkage on the job is eliminated . . . once in place, this trim "stays put."

Dierks Pine has excellent screw- and nail-holding properties for long, repair-free life. The satin-like finish of Dierks Pine takes paints perfectly or can be left natural to match interior decor.

You can be sure you are getting the finest when your home contains Dierks "Satin-like" Interior Trim.

## Dierks Forests, Inc.

810 WHITTINGTON AVENUE

HOT SPRINGS, ARKANSAS

This is the message  
of a W. G. Best Homes  
**"QUALITY GUARANTEE"**  
Supplier

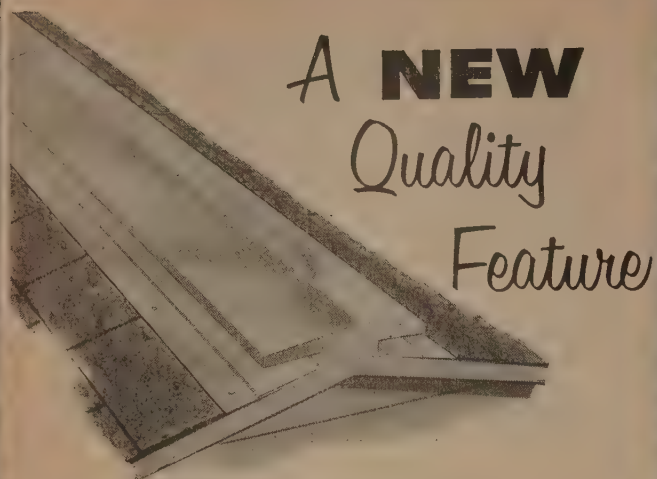
The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Dierks Forests, Inc. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

best  
homes

For additional information, see coupon on page 203





# A NEW Quality Feature

## hc Vent-a-Ridge

A NEW IDEA IN HOME VENTILATION

VENT-A-RIDGE PROVIDES:

- ✓ **INCREASED VENTILATING CAPACITY**  
18 sq. inches of net free area per lineal foot increases air circulation and cuts attic temperature.
- ✓ **GREATER WEATHER PROTECTION**  
Small reversed louvers on the under side of VENT-A-RIDGE provide perfect protection. Tested under hurricane conditions.



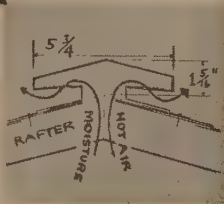
**PERFECT ATTIC VENT**  
With exhaust at the peak of the roof you get faster air movement, low attic temperature, a cooler house.

Manufactured by

**hc products co.**

3300 N.E. Adams St. Peoria, Ill.  
A Product of Home Comfort Mfg. Co.

**VENT-A-RIDGE**  
Eliminates unsightly roof vents. The low silhouette beautifies any roof line.



# SOME PEOPLE ARE IN THE DARK MORE THAN THEY SHOULD BE\*



\*  
their new house  
wasn't wired the modern  
**TOUCH-PLATE** way

...but today builders and architects can provide for more convenient use of light by specifying a TOUCH-PLATE system with its

- Remote control of electrical circuits
- Silent switches at **every** entry to **each** room
- Safe low voltage with no danger of shock
- Touch switch operation

NEW Catalog and Instruction Book Available. Write to Dept. 15.

**TOUCH-PLATE** MFG. CORP.  
P.O. BOX 1970 • LONG BEACH, CALIFORNIA

*This is the message  
of a W. G. Best Homes*

**"QUALITY GUARANTEE"**  
Supplier

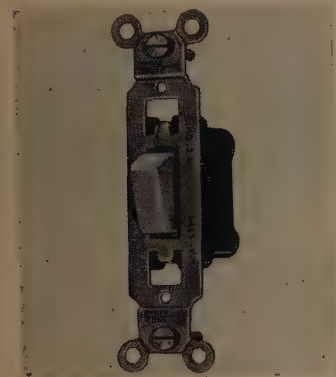
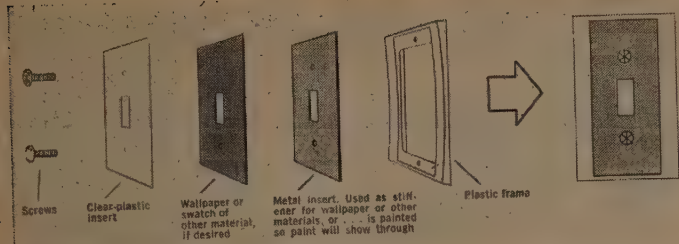
The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Home Comfort Manufacturing Co. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois



For additional information, see coupon on page 203





**General Electric** has new decorative wall plates to frame new quiet switches. The wall plates combine color swatches and plastic covers for custom effects. The switches have built-in neon locator lights, GE's trademarked Pressure Lock terminals, turn off or on at the press of a finger or elbow.

General Electric, Providence.

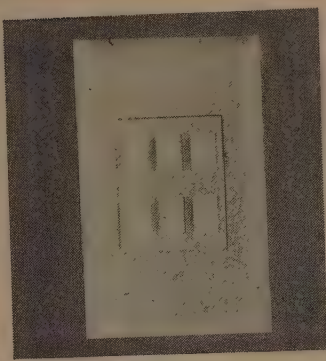
For details, check No. 16 on coupon, p 221



**Pass & Seymour** Rocker-Glo switches have luminous buttons, operate at a touch. Switches come in Despard type or narrow rocker, single or double pole, three or four way, 15 or 20 amp, 120/277 v, with pressure or screw terminals.

Pass & Seymour, Syracuse.

Check No. 17 on coupon, p 221



**Touch-Plate** series 50 switches come with up to six buttons to a single gang box. Steel mounting plate is hidden by snap-on wall plate. All switches have attached leads, may have pilot lights.

Touch-Plate Mfg, Long Beach, Calif.

Check No. 18 on coupon, p 221



**Circle F** a-c snap switches have a short throw and large silver contacts to assure quiet operation and long life. They are designed to work at full lighting loads and 80% motor loads to 277 v. Switches are made for 15 or 20 amp service.

Circle F Mfg Co, Trenton.

For details, check No. 19 on coupon, p 221



**Harvey Hubbell** Pressswitch is a touch-action a-c switch in single or double pole, three or four way types. Through-connecting terminals take two No. 14 to 10 wires and eliminate ground splice. Switches fit standard wall boxes.

Harvey Hubbell, Bridgeport.

For details, check No. 20 on coupon, p 221

## Different in looks . . . Different in action!



## Johns-Manville *Fiber Glass* HOME INSULATION

Johns-Manville Fiber Glass Home Insulation is scientifically designed for maximum home comfort every day of the year. Here's how it works:

In summer, J-M Fiber Glass Home Insulation brings comfort to homes because of its effectiveness in keeping heat out. Also, as it does not store up heat during daytime, homes cool off faster after sundown.

In winter, J-M Fiber Glass Home Insulation responds faster to thermostatic control. It's in step with modern, precision furnace controls . . . smooths out the alternate hots and colds of changing room temperatures . . . pays for itself many times over in lower heating costs.

Add it all up. You'll find Johns-Manville Fiber Glass Home Insulation means a more comfortable home—all year 'round.

**JOHNS-MANVILLE** 

This is the message  
of a W. G. Best Homes

### "QUALITY GUARANTEE" Supplier

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Johns-Manville. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

homes

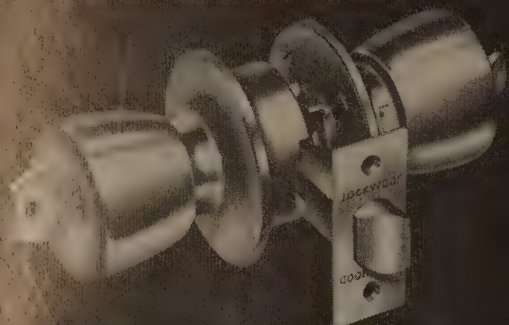
For additional information, see coupon on page 203



# LOCKWOOD

## AMERICA'S FINEST RESIDENTIAL LOCKS

### THUNDERBIRD DESIGN



STYLED IN THE MODERN MANOR

ONLY LOCKWOOD "R SERIES"  
OFFERS ALL THESE FEATURES

- ★ EXTRA STRENGTH—  
knobs are fully reinforced.
- ★ EXTRA SECURITY—  
bolt has extra long throw.
- ★ ENDURING SECURITY—  
solid brass 5 pin cylinder.
- ★ STEEL MECHANISM—  
case hardened retractors.
- ★ CONCEALED THRU-BOLTS—  
piloted bolt sleeves.
- ★ SELF-ADJUSTING—  
equalized knob projection.
- ★ PANIC-PROOF—  
inside knob is never locked.

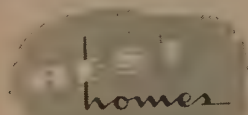
STANDARD EQUIPMENT ON BEST HOMES  
LOCKWOOD HARDWARE MANUFACTURING COMPANY  
FITCHBURG, MASS.

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of a W. G. Best Homes*

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W. G. BEST Homes, Effingham, Illinois

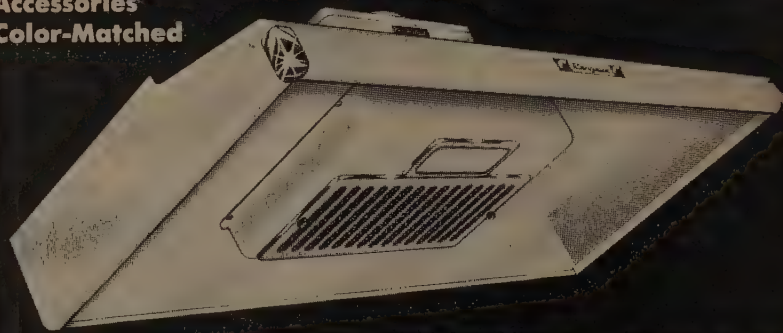


For additional information, see coupon on page 203

the final touch to assure her  
that she is buying  
a quality home



**Comes  
Complete  
With All  
Accessories  
Color-Matched**



**MODEL UC 2 Undercabinet Hood**

## Rangaire Range Hoods give your kitchen a look that sells

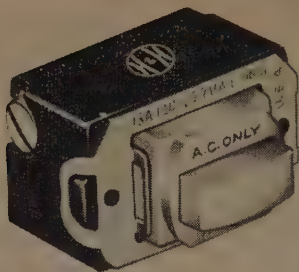
Put the sales-power of nationally advertised Rangaire kitchen range hoods into your next home. Rangaire gives you product quality that Mrs. Homebuyer actually sees, a selling feature that you can point to with confidence. Rangaire gives your home the final touch to assure her that she is buying a quality home—elegant styleline design, lustrous lifetime finish, aluminum foil filter and efficient exhaust unit to keep her new kitchen wonderfully fresh forever.

For complete information, visit your Rangaire dealer or write  
Roberts Manufacturing Company, Cleburne Texas. DEPT. J-9

# Rangaire

KITCHEN RANGE HOODS





**Arrow-Hart & Hegeman** line includes 15 or 20-amp Interchangeable model (left) and 15-amp Junior model (above). Both have silver alloy contacts, screw terminals, come in single or double pole, three or four-way types.

Arrow-Hart & Hegeman, Hartford.

For details, check No. 22 on coupon, p 221



**Slater** quiet switches are 15 and 20 amp. They have Speedwire or screw terminals, through-wire systems or built-in shunt. Wire stripping gauge on back of switch. Contacts are silver alloy.

Slater Electric & Mfg Co, Glen Cove, N.Y.

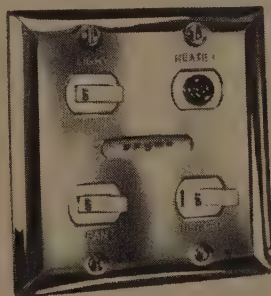
For details, check No. 21 on coupon, p 221



**Leviton** has added quiet switches to its duplex line in switch and outlet, switch and pilot, and double switch combinations. All are mechanical switches with silver contacts, magnetic arc-snuffing action. Cases are molded phenolic resin. Heavy-gauge steel straps have locked-in mounting screws.

Leviton Mfg Co, Brooklyn.

For details, check No. 23 on coupon, p 221



**Emerson-Pryne** switch assembly fits a standard two-gang switch box, handles supplementary bathroom heating and lighting. Two single-pole 10-amp switches take care of light and exhaust fan; one double-pole 15-amp switch is for heater. Pilot light is tied into heater circuit.

Emerson-Pryne, St Louis.

For details, check No. 24 on coupon, p 221

continued on p 195



*The BEST Look:*

## Masonite Siding

Not only is Masonite Corporation proud that BEST HOMES chose Masonite 5/16" hardboard siding, but we are especially pleased with the interesting design effects they achieved with it.

Versatile Masonite® siding products can bring new beauty and freshness to your exteriors, too. Because they're smooth and grainless, they take and hold paint exceptionally well. This can mean an extra bonus to you and save time and money on the job site. Because they're knot and grain free, they will fit into organized manufacturing schedules better . . . no wastage to cut or trim. Production per man hour in your plant will climb to new highs.

- Masonite Lap Siding is available in 8', 10' and 12' lengths, 12", 16" and 24" widths and two thicknesses, 1/4" and 5/16". Let your Masonite representative tell you about all Masonite exterior products.

**MASONITE** CORPORATION  
©Masonite Corporation—manufacturer of quality panel products.

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W. G. BEST Homes, Effingham, Illinois

*homes*

For additional information, see coupon on page 203





Duette Duchess Sliding-Door Cabinet



Ventilating Fan, ceiling mounted type

**MIAMI**  
*Carey*

**QUALITY STANDARDS**  
**back up Best Homes**  
**"QUALITY GUARANTEE"**

America's oldest bathroom cabinet manufacturer, supplier of quality cabinets, accessories and fans for Best Homes, backs its products with three important protections for the homebuilder and the homebuyer.

These Miami-Carey "Quality Standards" can be merchandised with assurance because no other manufacturer of bathroom cabinets and fans offers them:

- Full factory product warranty, with defective material replacement clause.
- Bonderized cabinets, fans and range hoods—Miami-Carey's exclusive protection against corrosion and your guarantee of lasting, fine appearance.
- \$30-million Miami-Carey Warranty plus 5-year guarantee on all motors.

**MIAMI CABINET DIVISION**

**THE PHILIP CAREY MFG. COMPANY • MIDDLETOWN, OHIO**

Miami-Carey products include a full line of bathroom cabinets, bathroom accessories, ventilating fans for kitchen and bathrooms, range hoods and door chimes. Carey products include roofing, siding, insulation and many other materials for residential construction.

*This is the message  
of a W. G. Best Homes*

**"QUALITY GUARANTEE"**  
*Supplier*

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Miami Cabinet Div., The Philip Carey Mfg. Co. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

*homes*

For additional information, see coupon on page 203

# Most Prize Winning Homes Have Aluminum Windows



**... VAMPCO and VAMPCO TRU-SEAL WINDOWS**  
**offer the widest choice at modest cost!**

The growing trend to Aluminum Windows in modern home construction is well attested by the fact that the majority of Prize Winning Homes of the last few years have been constructed with Aluminum Windows of one type or another. Many of them have had VAMPCO and VAMPCO TRU-SEAL Awning Windows similar to those illustrated in this advertisement. Architects and builders naturally turn to VAMPCO and VAMPCO TRU-SEAL Awning Windows because they offer the greatest versatility of any American Aluminum Windows manufactured today! Panel windows with project-in and project-out ventilators . . . awning windows, casement, casement combination, picture windows, picture windows with casement or awning type flankers, window wall, glass block, basement, utility and custom designed windows are all available in the famous VAMPCO Aluminum Window Line. Made of the finest quality tempered aluminum extrusions, their trim, narrow, polished lines lend any home an air of spaciousness and up-to-the-minute design. Better lighting and ventilation, lower installation and upkeep costs, beauty and lifelong durability are but a few of the many advantages they offer. Why not get the whole story? Mail in the coupon below today!



## VALLEY METAL PRODUCTS CO.

PLAINWELL, MICHIGAN



SUBSIDIARY OF  
**MUELLER BRASS CO.**  
**PORT HURON, MICHIGAN**

A NAME THAT MEANS THE  
VERY FINEST IN LIFELONG  
ALUMINUM WINDOWS

**VAMPCO**

See Complete File  
in Your Current Sweet's Catalog

**VALLEY METAL PRODUCTS COMPANY**

Dept. HH-69, PLAINWELL, MICH.

- ☐ Send Residential Window Catalog.
- ☐ Send 60-page Industrial-Institutional Window Catalog.
- ☐ Send Curtain Wall Catalog.
- ☐ Send Entrance-Door Catalog.

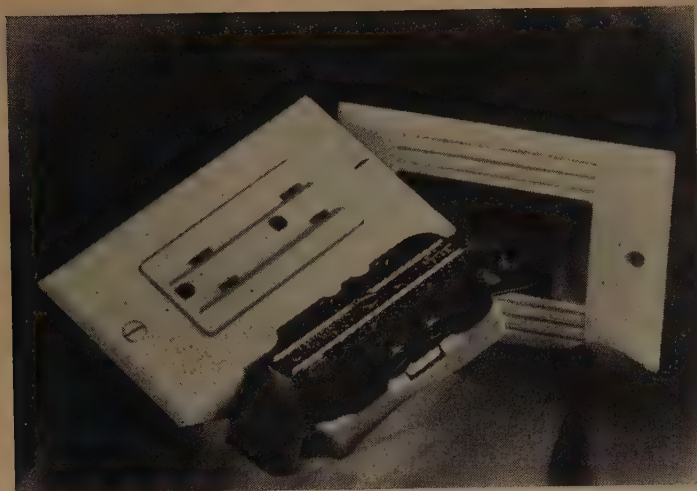
NAME .....

COMPANY .....

ADDRESS .....

CITY.....ZONE.. STATE.....



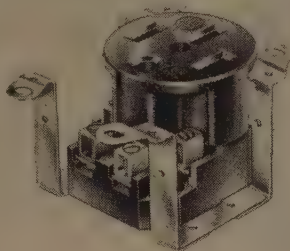
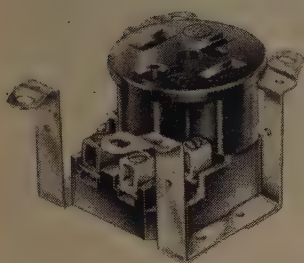


**Sierra** receptacles are made in specification grade only, come with one to three outlets for two or three wire service, back or side wired. Receptacles may be ivory, brown, gray, or

beige; wall plates come in plastic, brass, stainless steel, or custom finishes.

Sierra Electric Corp, Gardena, Calif.

Check No. 25 on coupon, p 221

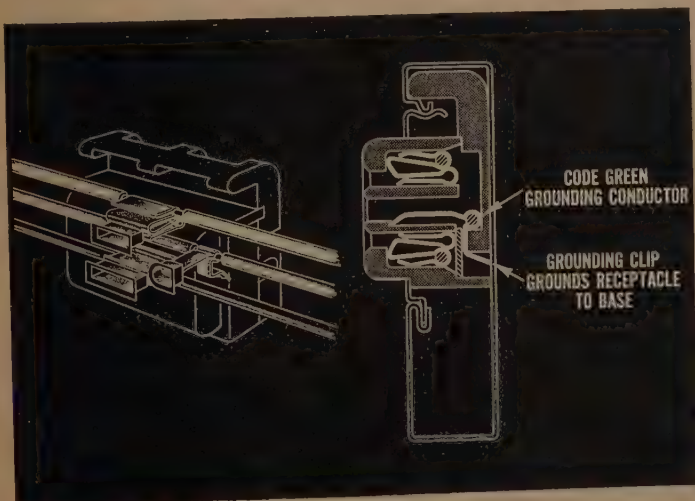


**Arrow-Hart & Hegeman** has two new heavy-duty grounding outlets for 30 and 50-amp, 250-v service for ranges, dryers, freezers, power tools, etc. Both fit galvanized boxes 4 11/16" square by 2 1/8" deep, with surface covers or covers of

brushed brass or stainless steel. They come with 3', 4', or 6' long four-wire rubber cord sets. U-ground receptacles are made only in specification grade.

Arrow-Hart & Hegeman, Hartford.

Check No. 26 on coupon, p 221



**National Electric** has a new dual-grounding receptacle in its Baseduct system. Receptacle is rated at 15 amp, 125 v, comes 30" or 60" oc. Grounding conductor is continuous from feed to end. A brass clip in the receptacle circles the

conductor; as receptacle rotates into position, clip scrapes against Baseduct channel to form a ground.

National Electric Products, Pittsburgh.

For details, check No. 27 on coupon, p 221

continued on p 197



*Quality woodwork  
for the American home...  
architecturally correct for  
lasting beauty and value.*

From its founding, more than a century ago, the policy of Morgan has been to produce only the finest quality woodwork. Careful attention to correct architectural detail . . . use of only the finest materials . . . precision manufacture by skilled craftsmen . . . constant engineering research to develop better methods . . . all combine to make each Morgan product one of enduring beauty and satisfaction. Over a century spent in maintaining these high standards of manufacture make the name Morgan your guarantee of quality.

"THERE IS NO SUBSTITUTE  
FOR MORGAN QUALITY"

**MORGAN** Company

OSHKOSH, WISCONSIN

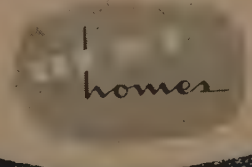
CHICAGO AND DECATUR, ILL. • BALTIMORE, MD.  
HARRISBURG, PA. • WASHINGTON, D.C. • WILMINGTON, DEL.

*This is the message  
of a W. G. Best Homes*

**"QUALITY GUARANTEE"**  
Supplier

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Morgan Company. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois



For additional information, see coupon on page 203





## QUALITY IS YOUR BEST SALESMAN

That's right, Mr. Builder, there is no substitute for QUALITY. Your future growth is built around the word quality. Home buyers everywhere make an investment for a lifetime and their patience with inferior products is growing shorter each year. Morrison ROLY-DOORS help to make your entry into the quality market just a little easier with a complete line of sectional steel doors in three series. IMPERIAL for unsurpassable steel sectional door appearance and serviceability—REGENT for superb quality in markets concerned with quality at a modest cost and the PREMIER which features quality far superior to its competition at prices interesting to every tract builder. Investigate the Morrison ROLY-DOOR line of residential and commercial steel sectional doors. They can add profit to your building picture.

MORRISON

*Roly-Doors*



ROLY-DOOR DIV. MORRISON STEEL PRODUCTS, INC.  
601 AMHERST ST. BUFFALO 7, N. Y.

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of a W. G. Best Homes*

### "QUALITY GUARANTEE" Supplier

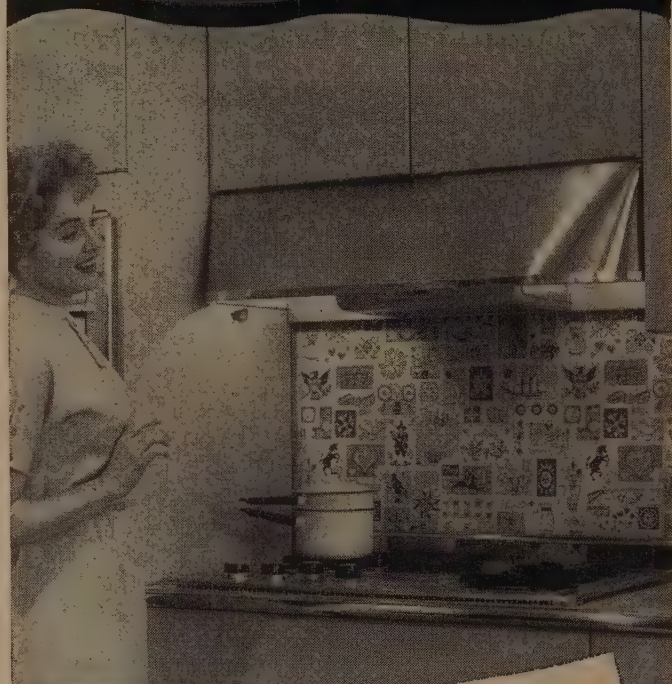
The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Roly-Door Div. Morrison Steel Products, Inc. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

*homes*

For additional information, see coupon on page 203

## OTHERS SELL VENTILATION...



*Trade-Wind*  
**SELLS COMFORT!**

Combine the quality features of Trade-Wind Space Saver Hoods and the result is GREATER COMFORT for the customer.

This new line of Trade-Wind Ventilating Hoods gives the customer:

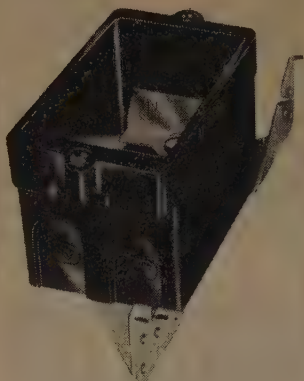
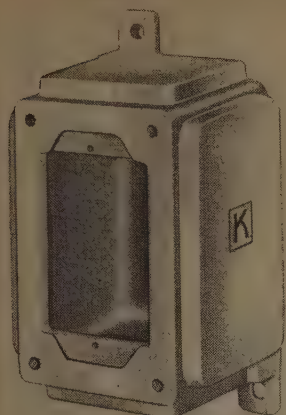
- ... Quiet, powerful ventilation that tops everything on the market.
- ... Cabinet space entirely free for storage.
- ... A new style trend in hood design which is highlighted by the custom look of Trade-Wind craftsmanship.

All this means greater comfort and satisfaction for the user.

*Trade-Wind Motorfans, Inc.*  
DIVISION OF ROBBINS & MYERS, INC.

7755 PARAMOUNT PLACE, DEPT. HH PICO RIVERA, CALIFORNIA





**Killark** aluminum alloy junction boxes are light, non-corroding. Flush switch box shown comes in single to five-gang styles with full range of hub arrangements and conduit sizes. Also available, explosion-proof junction boxes and dome covers.

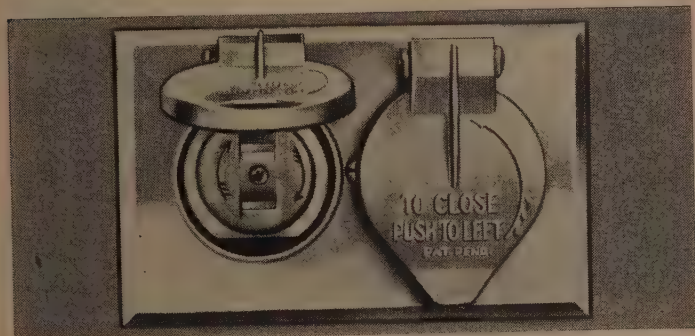
Killark Electric Mfg, St Louis.

For details, check No. 28 on coupon, p 221

**Union Insulating** non-metallic outlet and switch boxes come in 3¼", 3½", and 4" round and 4" square styles, with or without clamps and brackets, and with a variety of side and bottom knockouts. Clamps fasten to boxes with nylon screws.

Union Insulating Co, Parkersburg, W. Va.

For details, check No. 29 on coupon, p 221



**Bell Electric** shock-proof outdoor outlet has weather-proof cover plates. Receptacle closes automatically when not in use. Cover locks open for

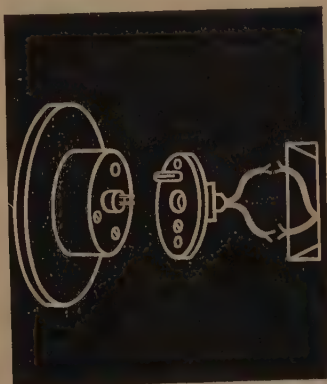
one-hand insertion. Single or duplex outlets are gray lacquer. All parts are rustproof.

Bell Electric Co, Chicago. Check No. 30 on coupon, p 221



**Leviton** clock hanger has a large rectangular opening to incorporate and conceal clock cord and plug cap. Outlet projects 1½" from back of wall plate, allows ample room for easy wiring. Unit fits standard gem boxes, lets clock hang flush.

Leviton Mfg Co, Brooklyn. For details, check No. 31 on coupon, p 221



**Howard Miller** Chronopak unit mounts in standard outlet box, allows electric wall clocks to be plugged directly into the wall without a cord. All Miller wall clocks are available with Chronopak or with conventional cord set.

Howard Miller Clock Co, Zeeland, Mich.

For details, check No. 32 on coupon, p 221

continued on p 199



## RUGGED...

is the roof  
that's reinforced by

### SANFORD ROOF TRUSSES

That's why W. G. Best Homes, manufacturer of **QUALITY GUARANTEED HOMES**, uses **SANFORD GRI-P-LATE\*** Roof Trusses on all roof structures.

The **SANFORD GRI-P-LATE** is a 20-gauge galvanized steel plate, pre-punched with ¼-inch-deep triangular teeth. At the Best Assembly Plants, these plates are provided on both sides of all roof truss joints. The teeth are then imbedded into the wood, under pressure of a 50-ton mechanical press, or roller press.

The superiority of **SANFORD GRI-P-LATE** Roof Trusses is one of the big reasons why W. G. Best Homes can **QUALITY GUARANTEE** every house it produces. It means a better home and better living for the Best home buyer.

\*Registered

### SANFORD GRI-P-LATE CO.

A. CAROL SANFORD

Fort Lauderdale, Fla.

P.O. Box 4127

This is the message  
of a W. G. Best Homes

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The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Sanford-Illinois Truss Co. We are proud of the fact that only such quality material is used in Best Homes.

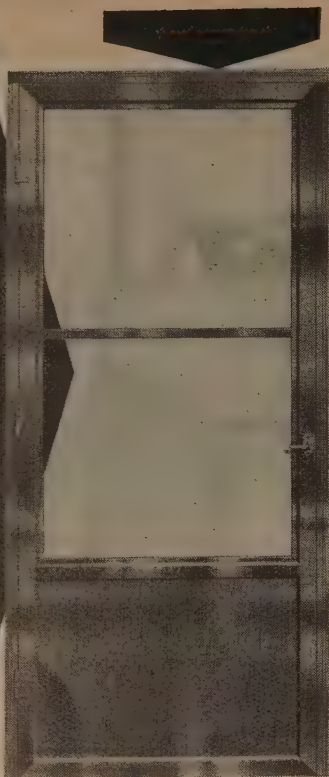
W. G. BEST Homes, Effingham, Illinois

homer

For additional information, see coupon on page 203



**WHY**  
THERE'S  
COMFORT,  
BEAUTY and  
QUALITY  
AT  
**BEST**  
**HOMES**  
DOORWAYS



At the front door, you'll find one of the many indications of the quality built into BEST HOMES, for at most BEST HOMES doorways, you'll find a THERMOLITE aluminum combination door by Schumacher.

Known for quality since 1889, Schumacher builds its THERMOLITE aluminum combination door in a proud tradition of craftsmanship demonstrated by details like extruded sections throughout and perfected Z-bar design.

Complete with both screen and sash insert, the THERMOLITE door is shipped with all hardware and complete installation instructions... is now available, too, in a very popular pre-hung package. Your inquiry will receive prompt attention.



**F. E. SCHUMACHER**  
Company  
HARTVILLE, OHIO

Manufacturers of aluminum combination doors, windows, screen doors, jalousie doors, wood screen doors, wood combination doors and other quality building products.

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of a W. G. Best Homes*

**"QUALITY GUARANTEE"**  
*Supplier*

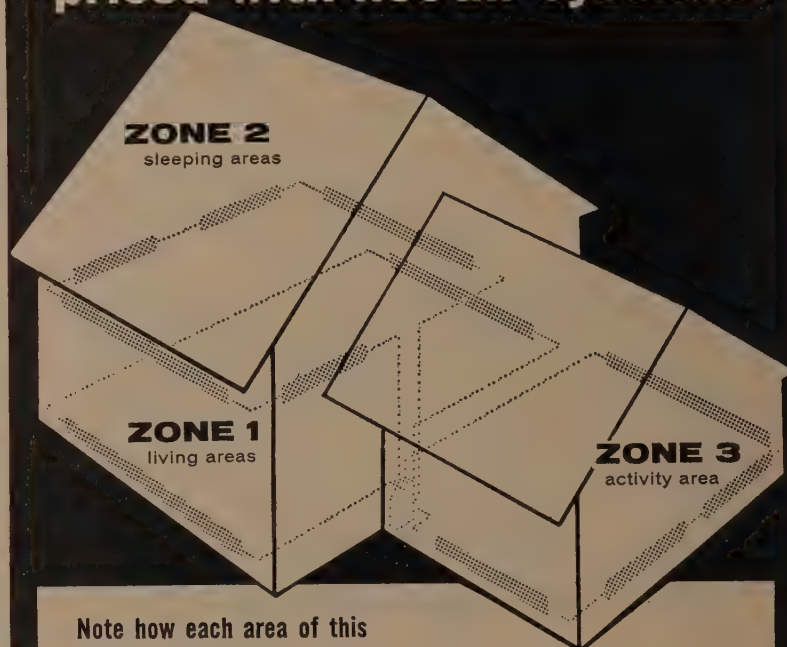
The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as F. E. Schumacker Co. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois



For additional information, see coupon on page 203

**Now... ADD THE  
POWERFUL APPEAL  
OF ZONED  
BASEBOARD HEAT  
TO YOUR NEW  
HOMES... competitively  
priced with hot air systems!**



Note how each area of this  
split-level home is custom-heated with  
Edwards Zone-A-Matic Zone-Control baseboard heating.

Here's a powerful quality sales feature your potential customers are sure to recognize and appreciate—separate thermostat control of heat in each living area of their new home! They set the temperature for each zone... never wastefully heat unused rooms... lower-level recreation rooms stay warm... reduced fuel bills and custom-tailored comfort give you outstanding **value-features** for selling. And the Edwards system is competitively priced with ordinary hot air systems. The entire system requires only one compact boiler, regardless of the number of zones. This completely packaged (zoned or non-zoned) completely modern (gas and oil fired) heating system is one more quality feature to add to your homes... for easier, faster sales.

Write today for illustrated literature, specifications, sales aids, and technical help in your heating layout.



**EDWARDS  
ENGINEERING CORP.**

316 ALEXANDER AVENUE  
POMPTON PLAINS, NEW JERSEY  
TEmp 5-2808

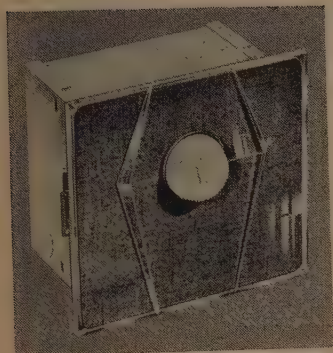




**Moe Light** transformer-type dimmer is new in company's line, controls up to eight fluorescent or 360-w of incandescent lights. It incorporates single-switch off-and-on and intensity control, terminal board with clearly marked terminals, built-in circuit breaker, clear plastic face plate so switch can match decor. Price: \$34.95.

Thomas Industries, Louisville.

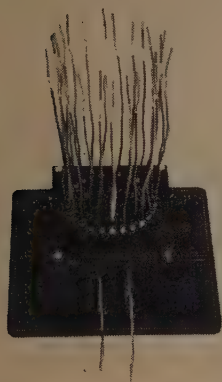
For details, check No. 33 on coupon, p 221



**General Electric** master control works up to 25 relays at one push of the button. Motor is fully enclosed in a phenolic case, should never need oiling. Unit fits a two-gang plaster ring or mounts flush on panels or surface-mounted between studs. Pigtail leads are color coded for easy installation.

General Electric, Providence.

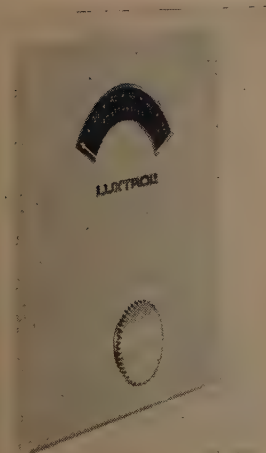
For details, check No. 34 on coupon, p 221



**Luxtrol** automatic light-control acts like thermostat, measures available light and adjusts illumination to compensate. The foot-candles desired are set on a "Lumistat". A photo-electric scanner monitors available light, signals motor-driven control to dim or brighten lights. Price depends on area to be monitored, size of control needed.

Superior Electric, Bristol, Conn.

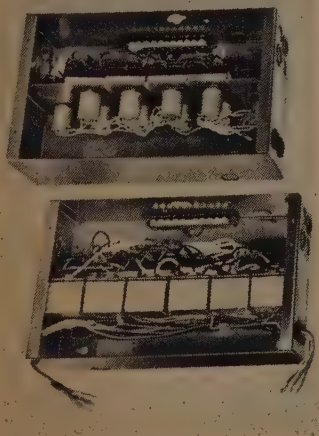
For details, check No. 35 on coupon, p 221



**Touch-Plate** low-voltage switching systems can operate all lights and outlets from master control centers at convenient spots in the house. System includes prewired control centers (left), low-voltage power supply, operating relays, color-coded wire and cable, Touch-Plate button switches. Lights in switch buttons show which lights or outlets are in use.

Touch-Plate Mfg Corp, Long Beach, Calif.

For details, check No. 36 on coupon, p 221



## Easy to Get at on the Inside— Easy to Look at on the Outside

SLIMDOOR makes closets a decorator's delight and a homemaker's dream. That's why these efficient, easy-operating doors are standard in Best Homes—and the perfect choice for yours.

SLIMDOOR gives you full access to every square inch of closet space without taking up useful wall area for door swing. You can get SLIMDOORS in beautiful hardwood, any finish—ventilating wood units—or the exciting new plate glass mirrors. Standard height or the smart new ceiling height types, all in 3, 4, 5, and 6 ft. widths.

## SLIMDOOR by PULLMAN



For more detailed information, contact Best Homes or write Pullman Industries, Consumer Products Div., Pullman, Mich.

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of a W. G. Best Homes

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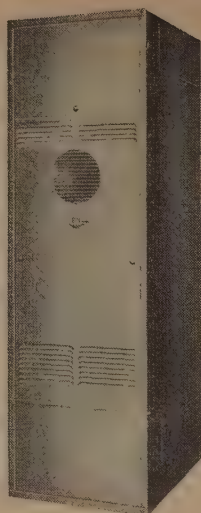
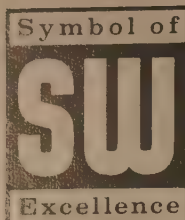
W. G. BEST Homes, Effingham, Illinois

homer

For additional information, see coupon on page 203

continued on p 200





## STEWART-WARNER "MODERN BUILDER" ADDS EXTRA VALUE

The Modern Builder is a simplified summer-winter conditioning system that is specifically designed and manufactured to meet the heating-cooling problem of the building industry. The complete versatility of air distribution, either ductless, with duct runs, or a combination, permits easy adaptation to a wide variety of floor plans. The "MB" is available in counter-flow and vertical, gas or oil fired models, and can be installed to eliminate partitions and doors, and when necessary, the "MB" can be installed with zero clearances, and the floor space held to 22" x 27".

**Built-in insulated evaporator cooling coil chamber.** This special sales feature permits adding summer cooling at the time of building or at any time thereafter—using the same casing, blower and ducts for both heating and cooling. The "MB" is a revolutionary heating-cooling unit that adds extra value without adding cost.

**STEWART-WARNER CORPORATION**  
HEATING AND AIR CONDITIONING DIVISION  
LEBANON, INDIANA

*This is the message  
of a W. G. Best Homes*

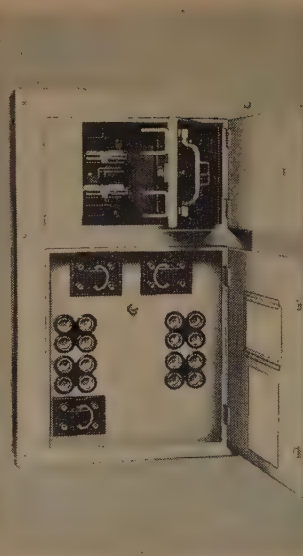
### "QUALITY GUARANTEE" Supplier

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Stewart-Warner Corporation. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois.

*homes*

For additional information, see coupon on page 203



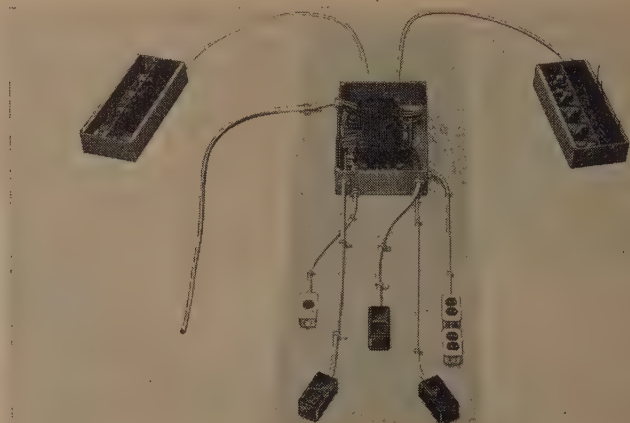
**Wadsworth** service entrance equipment includes new 200-amp fusible main (left) for surface or flush mounting. Units are three-pole, two-fuse, solid-neutral, 120/240-v. Door controls two 60-amp and one 30-amp Renu-fuses, 12 to 20



plug fuses. Also new, non-interchangeable circuit breakers (right) to prevent unauthorized substitution. Breakers come single or double pole, 0 to 20 or 21 to 50-amp.

Wadsworth, Covington, Ky.

Check No. 37 on coupon, p 221



**General Electric** wiring tree combines GE circuit-breaker load center, outlets for range, oven, dishwasher and disposer, washer-dryer, and gang boxes

for GE remote control relays ready mounted on a plywood panel by electrical contractor.

General Electric, Providence.

Check No. 38 on coupon, p 221



**Square D** circuit-breaker load centers are for three-phase service in 12 and 20 circuit combinations. Devices use split main bus to eliminate central main disconnect, use either two three-pole branch circuits or separate and sealable three-phase circuit and usual single-phase section.

Square D Co, Detroit.

Check No. 39 on coupon, p 221



**Federal Pacific** fusible service equipment is based on 1½" module, can adapt to any circuit arrangement to 200 amp with only ten enclosures and five stab-in units. There are five series type and five parallel type enclosures, two 30, two 60, and a 100-amp fuse unit.

Federal Pacific, Newark.

Check No. 40 on coupon, p 221

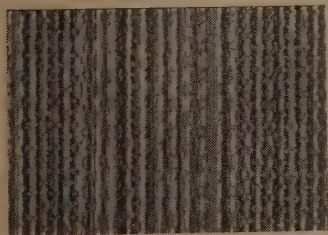




**Built-in view** is possible with Foto Mural wall coverings. Full-color scenic photographs are blown up to 15'x6', given a protective coating, and adhered to a wall like wallpaper. A variety of scenes are available, also smaller sizes, monochromatic versions, back-lighting versions. Full-size full-color scenes cost \$79.50.

Foto Murals, Beverly Hills, Calif.

For details, check No. 41 on coupon, p 221



**New Bolta-Wall** has been treated with bacteriostatic chemicals to make it resistant to bacteria, fungi, mildew, and other micro-organisms. It is recommended for use in nurseries and sick rooms, is non-toxic and non-irritating.

General Tire & Rubber, Akron.

Check No. 42 on coupon, p 221



**Deep textures** mark new heavy-weight vinyl wall coverings. Balacuir collection has over 100 fabrics: metallics, brocades, grass cloth, mosaics, abstracts, etc. They are easy to clean, invulnerable to most household stains and cleaning agents. Cost: 14¢ to 42¢ a sq ft.

Durawall, New York City.

Check No. 43 on coupon, p 221



**Vinyl-coated fabrics** are one of three new lines from Modernfold, come in four textures: Electra (above) an abstract mosaic, Japanese silk, tapestry, and linen. Other new wall coverings are a heavy-duty all-vinyl sheet and fabric-backed wood veneers. 30¢ to 65¢ a sq ft.

New Castle Products, New Castle, Ind.

Check No. 44 on coupon, p 221



**Hand-printed designs** on scrubbable vinyl are found in Fabritate's new line. The base fabric may have the texture of handwoven silk, moire, taffeta, linen, etc. The designs include scenic murals and traditional, classic, and contemporary patterns. All have vinyl's well known durability.

Fabritate, New York City.

Check No. 45 on coupon, p 221

continued on p 202



## See a TAPPAN DREAM KITCHEN in your BEST HOMES

**TAPPAN places the accent on style and convenience in both Gas and Electric cooking centers.**

Every woman wants glamor in her kitchen—and now she can have it in either a Tappan Gas or Electric Built-In Range. They are interchangeable in the same kitchen cabinet. Yes, the Constellation has every conceivable cook-easy feature including smart edge lighting, automatic clock and automatic roast control that assures perfect roasting results. Imagine . . . roasting without watching . . . and just to your taste . . . rare, medium or well done. The ultra-modern luster-loy cooking top features speed-flex top units, Set'N Forget control and aluminum spill-over bowls. In either gas or electric, it's the cooking center that the homemaker dreams of because she knows that nothing . . . but NOTHING . . . cooks or looks like a TAPPAN.

**THE  
TAPPAN  
COMPANY**  
MANSFIELD, OHIO

*This is the message  
of a W. G. Best Homes  
"QUALITY GUARANTEE"  
Supplier*

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Tappan Company. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

homes

For additional information, see coupon on page 203



# Best Homes uses Everside



W. G. BEST

● "Quality Guaranteed" Best Homes reports five years of outstanding success with Everside beveled siding. Used on several hundred homes, this CreZon\* overlaid plywood siding has delivered significant dividends in paint, labor and over-all appearance. "Everside is an excellent labor saver," says President W. G. Best. Pre-cut beveled courses go up quickly with little trim loss. It has also endured all weather conditions and saves time in exterior painting because of the fewer joints and smooth surface.

\*CreZon is a registered trademark of the Crown Zellerbach Corp.

## WALTON PLYWOOD

Everett, Washington

Eastern Sales Office: 644 E. 38th St., Indianapolis 5, Ind.

*This is the message  
of a W. G. Best Homes*

**"QUALITY GUARANTEE"**  
*Supplier*

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Walton Plywood Company. We are proud of the fact that only such quality material is used in Best Homes.

W. G. BEST Homes, Effingham, Illinois

homer

For additional information, see coupon on page 203

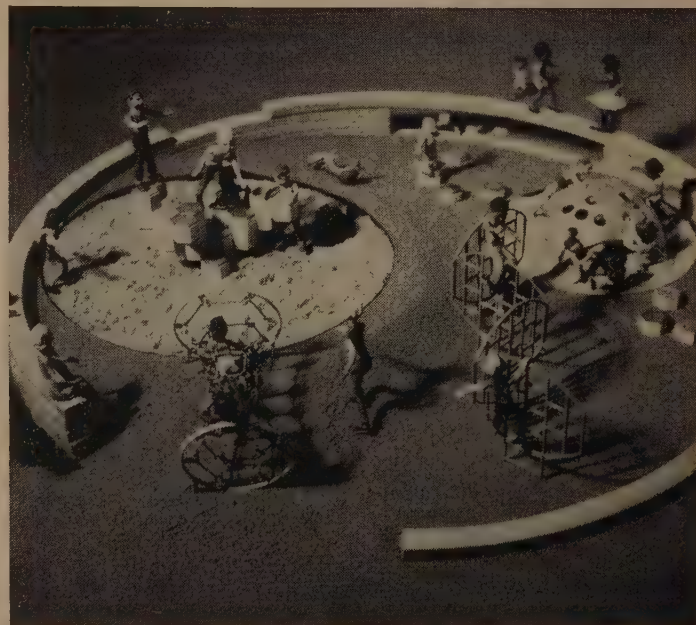


**Fiberglas play structures** are brightly colored and visually attractive but safe and strong, designed to give long life under hard use. Several children can use them at one time. Reinforced plastic and galvanized steel construction will resist weathering and extreme heat or cold, will not rot, fade, or need painting. Price: \$125 to \$1,085 per piece.

Creative Playstructures, Inc, Milwaukee.

For details, check No. 46 on coupon, p 221

## For community playgrounds



**Packaged playgrounds** are made up in 12 different models from 32 devices age-graded to pre-school through elementary-school children. Devices are made of anodized aluminum and reinforced concrete with no moving parts. None raises a child more than 5' from ground. Each model will fit in a circle 50' in diameter, range from \$1700 to \$6000 (model shown: \$1700).

Playground Corp of America, New York City.

For details, check No. 47 on coupon, p 221

continued on p 210





## YOUNGSTOWN KITCHENS

presents

### NEW WOOD FASHIONS IN SMART NEW "BEST HOMES"

Now in "Best Homes". . . Youngstown Kitchens famous quality in latest wood styles! Beautiful Autumn Birch, Fruitwood, Honeywood and Sandalwood fashions—featuring America's best made cabinets—make up these smart new kitchens. Wise builders everywhere recognize this mark of a quality home and know that Youngstown Kitchens help to sell homes faster.



**AMERICAN-Standard**  
YOUNGSTOWN KITCHENS DIVISION

*This is the message  
of a W. G. Best Homes*

### "QUALITY GUARANTEE" Supplier

The Best Homes "Quality Guarantee" is made possible by the high quality of the materials of our suppliers such as Youngstown Kitchens Division, American-Standard. We are proud of the fact that only such quality material is used in Best Homes.

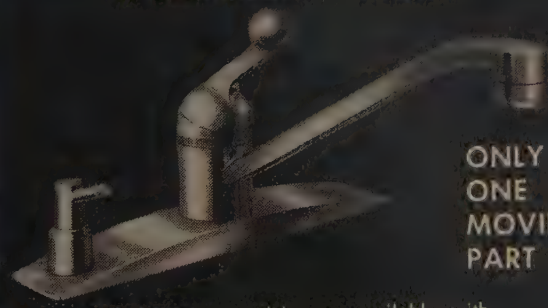
W. G. BEST Homes, Effingham, Illinois

homes

For additional information, see coupon →

## Delta SINGLE HANDLE BALL FAUCET

available in new "DISPENSER" models  
for hand cream or detergents

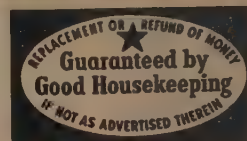


ONLY  
ONE  
MOVING  
PART

\*all dispenser models are available with  
spray or dishwashing handle attachments

The national trend is toward single handle faucets . . . and the single handle trend is for DELTA . . . the ONLY FAUCET with ONLY ONE MOVING PART.

DELTA is competitively priced . . . simply installed (actually easier than old fashioned faucets) . . . and literally **DEPENDABLE**.



IN CANADA:  
EMCO LIMITED  
16 Branches across Canada

Literature available upon request.

**Delta FAUCET CORPORATION**  
GREENSBURG, INDIANA

### MAIL THIS COUPON

On the preceding eight 2-page spreads are sixteen advertisements by W. G. Best Homes "Quality Guarantee" Suppliers. Send the coupon below for more information on products advertised in this section.

**W. G. BEST HOMES**  
Effingham, Illinois

Please send me more information about the  
"Quality Guarantee" Supplier listed below.

Name of Quality  
Guarantee Supplier \_\_\_\_\_

Send information to: \_\_\_\_\_

Address: \_\_\_\_\_



# Look!

# HONEYWELL IS PUSHING

# THE HOTTEST HOME-SELLING

# IDEA IN YEARS!

**You get the jump on competition, create greater sales appeal for your homes by putting 2-furnace or 2-zone heating in your plans!**

You sold more quality homes by promoting 2 baths, 2-car garages and 2 sinks! Now Honeywell is promoting 2-furnace and 2-zone heating, in *Better Homes & Gardens* and *House Beautiful*! And the comfort-conscious public will warm up to the idea, just as they have to the 2-bath homes and others! So tie in—you'll find that this exciting comfort feature adds "sell" far beyond its low cost.

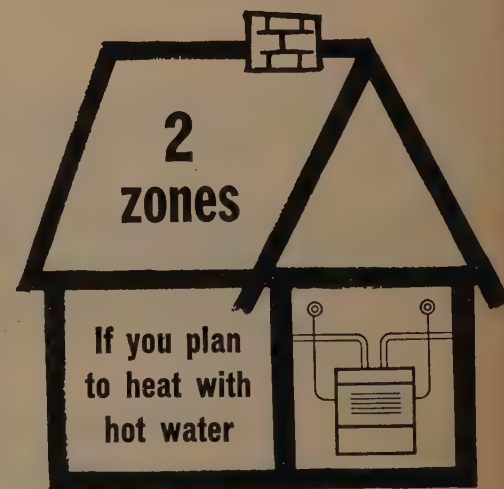
Over 20% of all new homes have design features which standard heating systems simply won't handle. But now you can make these design problems work in your favor. So be the first builder in your area to offer comfort-zone heating! Give your house-hunters an *extra* reason to favor your homes!

**Mr. Builder, here's what Honeywell is doing to help you sell!**

Tie in and you get a complete merchandising kit. Everything you need to make *your* homes outstanding for 2-furnace or 2-zone—no obligation!

- Window streamers • Ad mats • Hang tags
- Kleen-stik pointers • Signs • Pass-out literature
- Ideas for promotion parties • Radio & TV scripts

See your heating contractor or call your local Minneapolis-Honeywell office.



**If you are building quality homes with these 6 problem heating areas, you can take full advantage of the 2-zone heating idea!**

- Rooms over unheated areas
- Large picture window
- Split level homes
- Finished basements
- Spread out floor plan
- Separate living and sleeping areas

## Honeywell



*First in Control*





## You can bank on Ranch Plank

This popular-priced version of famous random Oak plank flooring always pays off! Bruce Ranch Plank Floor has unusual buy-appeal with its factory-inserted walnut pegs . . . alternating strips of  $2\frac{1}{4}$ " and  $3\frac{1}{4}$ " widths . . . and mellow, medium-dark finish. The finish is factory-applied for beauty, durability and economy of installation (no sanding and finishing on the job). Ranch Plank is easy to lay; nail it just like strip flooring. Write for color booklet. See our catalog in Sweet's Files.

E. L. BRUCE CO.  
Memphis 1, Tennessee

**Bruce**  
**Ranch**  
 **Plank**  
**Hardwood Floors**

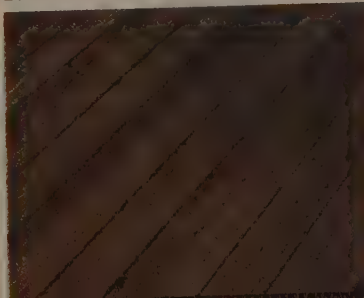
*Naturally Beautiful*

*Photo by Hedrich-Blessing*

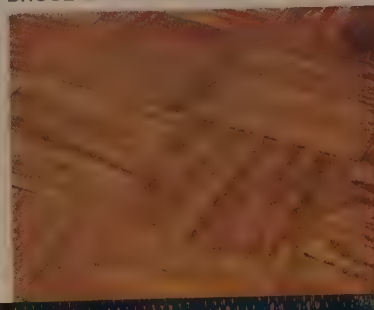
BRUCE UNIT-WOOD BLOCKS



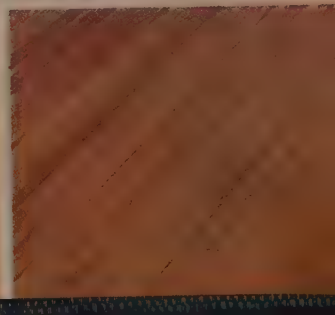
BRUCE FIRESIDE PLANK



BRUCE LAMINATED BLOCKS



BRUCE STRIP







**"Yep, that's your sales curve, pal"**

**Bird Wind Seal Shingles** won't sell your houses for you... but they will show the world you make a quality house. Everybody sees Bird Wind Seals advertised in The Saturday Evening Post. Everybody likes 'em because they don't blow off. Ask your Bird representative for a demonstration and model home sales aids, then watch your sales! Bird & Son, inc.



EAST WALPOLE, MASS. • CHICAGO, ILL.  
SHREVEPORT, LA. • CHARLESTON, S. C.  
QUALITY PRODUCTS SINCE 1795

BEST FOR YOUR ROOF

**BIRD**  
*Wind Seal Shingles*





## GALAXY—BRIGHTEST STAR IN PLASTIC LAMINATES

This beautiful pattern, a Panelyte original, launched a whole new era in plastic laminates. Not only durable and easy to care for, *Galaxy* Panelyte makes counter tops, sink tops, vanities and interior walls an outstanding style feature that can help you sell houses. Golden flecks, with a touch of silver,

make *Galaxy* Panelyte unique in its effect. And *Galaxy* is only one of many exclusive patterns. So add extra "sell" to your next house or project by installing colorful, practical, style-leading Panelyte.

*May we send you free samples of color-coordinated Panelyte? Write Panelyte Division, St. Regis Paper Company, 150 East 42nd Street, New York 17, New York.*





# Cincinnati Builder provides effective home cooling with R&M-Hunter Fans



Ray Sharp of Sharp & Isfort, leading Cincinnati builders, is past president of the Ohio Home Builders Association.

## "Much less expensive than air conditioning" says Builder Sharp

Sharp & Isfort, builders of quality homes in the Cincinnati area, are big boosters for R&M-Hunter Ventilating Fans. Mr. Sharp says:

"R&M-Hunter Fans provide cool comfort for home owners without the big initial expense and operating cost of air conditioning equipment. Every buyer of our homes has been more than satisfied with the results produced by this modern ventilating system. In the ten years we have used R&M-Hunter Fans, there has been no service problem whatever."

**Every size and style of house** can be cooled with an R&M-Hunter Fan. Certified air deliveries range from 5200 to 22500 cubic feet per minute. 1959 line includes single-speed and two-speed models. Prices start at \$127 list. Look in Sweet's File for complete data. Consult your local phone book for name of nearest distributor.



Mrs. Janet Metscher (above) is one of the many satisfied owners of Sharp & Isfort homes with R&M-Hunter Fans.



## VENTILATING FANS

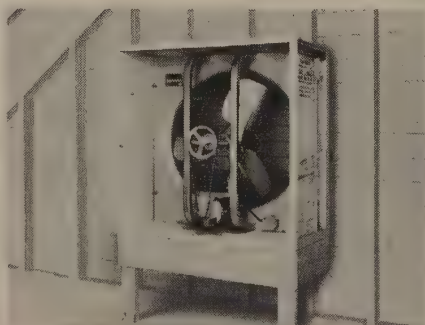
*The peak of quality*

HUNTER DIVISION • ROBBINS & MYERS, INC.  
2860 Frisco Ave., Memphis 14, Tenn.

### 3 WAYS TO INSTALL R&M-HUNTER VENTILATING FANS



**1.** In normal installation, R&M-Hunter Fan (Package Type) is placed on attic floor with automatic shutter in hallway ceiling.



**2.** In gabled homes, where attic is airtight, the "A" Type Fan can be mounted as shown to discharge directly to outside.



**3.** Where the attic space is limited, fan may be installed in basement or sidewall for efficient whole-house ventilation.



A message of importance to:

# the 1 builder in 5 using FURRED MASONRY construction

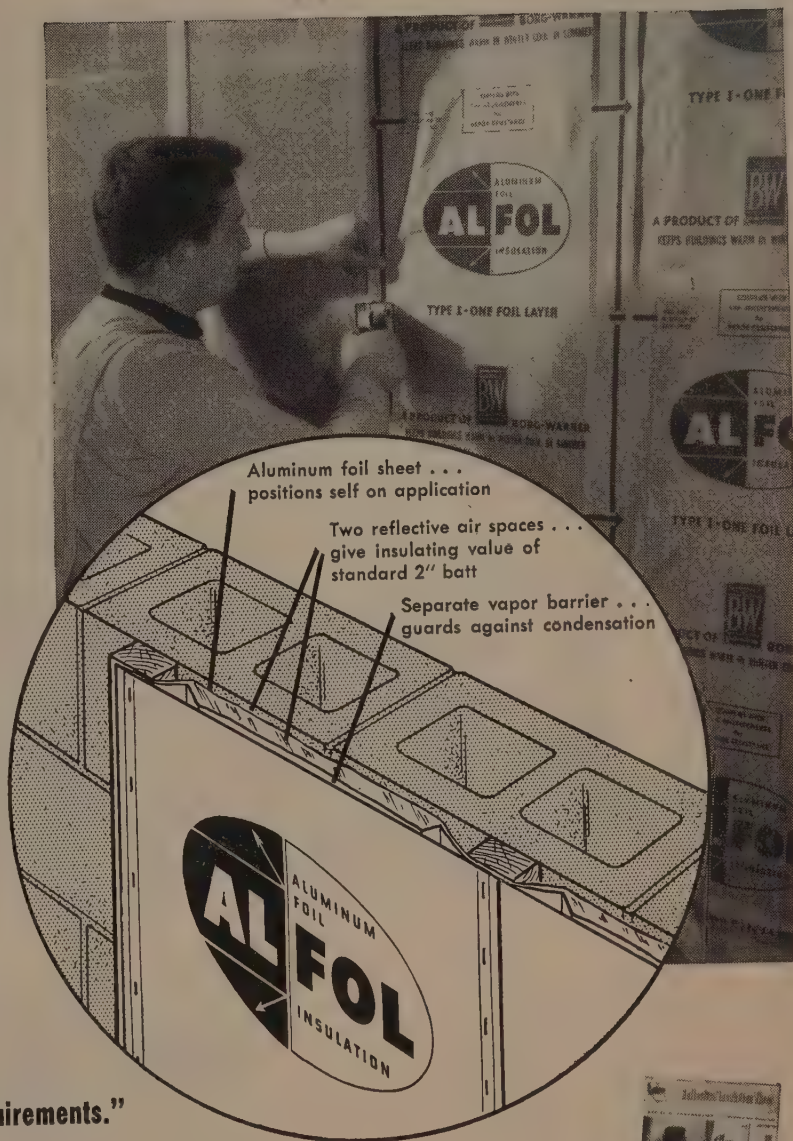
Now... special ALFOL Type  
gives you standard 2" efficiency  
... plus a positive vapor barrier!

All of this in a 1x2" furred space? Yes... because ALFOL Type 1A is the insulating blanket that's *specially designed* for furred masonry construction. Here's how it works:

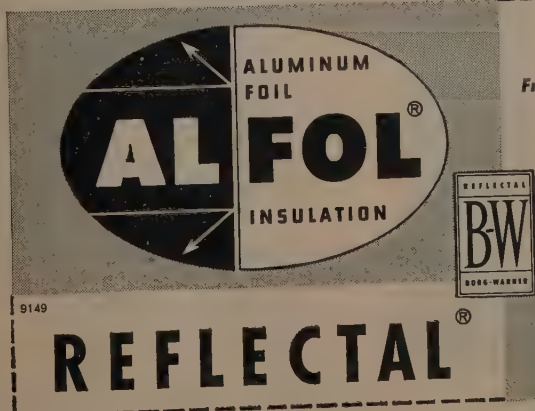
1. Automatically on application, Type 1A's single sheet of pure aluminum foil expands just  $\frac{3}{8}$ " to bisect your 1x2" furred space into two reflective air panels. The result: you get the full insulating value of a commercial 2" batt ... all in less than an inch of space!
2. Type 1A's sturdy duplex-backed lining (by which the blanket is installed) guards against moisture. Applied *across* your furring strip faces, this lining gives you a positive and *continuous* vapor barrier ... the best that money can buy!

Yes, and you save money in the bargain! With ALFOL Type 1A, there's no re-furring needed (your 1x2" furring is ample). Application is fast, easy, economical. And Type 1A is the lowest-cost blanket in the modern ALFOL line!

Why not investigate today this better way to insulate furred masonry. And remember... there are 6 additional ALFOL Types, each equally well-suited to your other insulating needs. Use the coupon below to get full data now.



SEND TODAY for free brochure,  
"7 Modern Ways to Pinpoint Your Insulating Requirements."



Please send  
Free ALFOL brochure:  
"7 Modern Ways  
to Pinpoint  
Your Insulating  
Requirements."

REFLECTAL CORPORATION, DEPARTMENT A-9  
A subsidiary of Borg-Warner Corporation  
200 South Michigan Avenue, Chicago 4, Illinois

Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

**Borg-Warner**

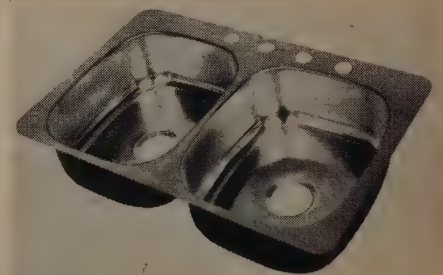




**Kenmore built-ins** install like free-standing appliances. Oven and burner-top units are separate but each is mounted on its own base cabinet, can be used together or separately. Either gas or electric units are available. Gas units are automatic lighting; electric oven is automatic, clock controlled. Base cabinets are finished in varnished birch, brushed chrome or coppertone steel. Price: \$299.95 for gas, \$359.95 for electric model.

Sears, Roebuck, Chicago.

For details, check No. 48 on coupon, p 221



**Stainless-steel sinks** with 21"x32", 21"x24", 20"x32", and 20"x24" single and double bowls in self-rimmed and standard styles have been brought out by Jensen-Thorsen. The eight new models are priced to sell in the same range as enameled cast iron sinks. High-chromium, satin-finish sinks are designed for drop-in installation.

Jensen-Thorsen Corp, Addison, Ill.

For details, check No. 49 on coupon, p 221



**Economy waste disposer** has been added to American-Standard's line. The new model has reversible cutter teeth that double the life of the stainless-steel cutting system. A built-in automatic protector guards against overloads. Motor is 1/3 hp, 110/115-v, 50/60 cycles. Unit installs in any sink with a standard size drain.

American-Standard, New York City.

For details, check No. 50 on coupon, p 221

Because it is solid hardwood—not plywood or veneer—

**ILCO Philippine Mahogany**

is uniquely beautiful in each room

Make no mistake about it—when you specify Ilco Philippine Mahogany you are assuring home buyers of supremely handsome paneling, paneling with an aura of richness, elegance, and individual beauty that only *natural* wood can offer. Since Ilco is solid hardwood—not plywood or veneer—each piece has its own pleasing growth characteristics, grain patterns, highlights and shadows, each is one of Nature's signed originals. What's more, because the various grain patterns complement each other so perfectly, every order of Ilco Philippine Mahogany includes all of them.

Two further points about Ilco should be kept in mind. Because it is kiln dried, Ilco has excellent workability . . . resists splitting, twisting and warping. And both because of the nature of this hardwood and the superior milling it is given, Ilco takes all types of finishes easily.

At a modest cost you can give your homes a look of luxury . . . if you insist on Ilco Philippine Mahogany.

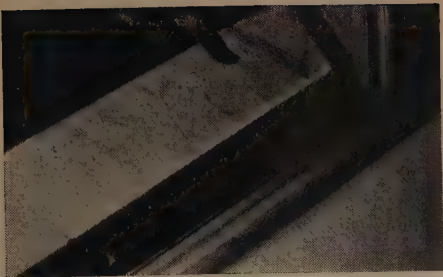


PANELING • SIDING • MOLDING • FLOORING • TRIM • ROUGH AND SURFACED LUMBER

**INSULAR LUMBER SALES CORPORATION**

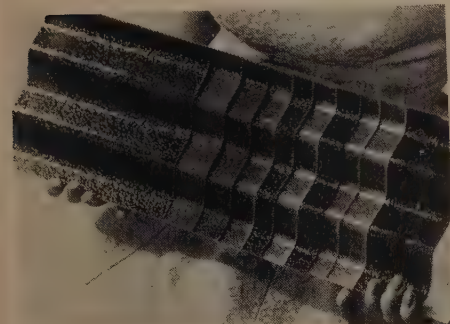
1405 Locust Street, Philadelphia 2, Pa.





**Glass-faced board**—for countertops, window sills (above), siding, wall panels, or other uses where good resistance to weather, stains, or abrasion is important—is available from Hartglas Co. Facing treatment welds layers of glass fiber, polyester resin, and decorative materials to any wood surface to give an impenetrable surface and add great strength to the wood. Marble and wood-grain patterns are now available.

Hartglas Co, Toledo.  
For details, check No. 51 on coupon, p 221



**Low-priced panels** of reinforced fiberglass are now offered by Structoglas. They are press-molded of an acrylic-modified resin that resists fading and weathering. Panels come in widths to 53¾" and in three shapes: flat, 2½" corrugated, and 2" step down. Twelve colors include three greens, two blues, red, pink, coral, yellow, brown, sand, and clear. Shatterproof, translucent sheets cost 50¢ to 65¢ per sq ft retail.

Structoglas, Inc, Cleveland.  
For details, check No. 52 on coupon, p 221



**New bevel siding** consists of tempered hardboard laminated to a veneer crossply and a lumber core to give it dimensional stability and rigidity. Edges are rabbeted to aid alignment. Face, back, and edges are pentachlorophenol treated. Pieces 8'x1', with ½" rabbet joint, are packed six to a package. Price: \$325-\$350 per M bd ft.

Edward Hines Lumber, Chicago.  
For details, check No. 53 on coupon, p 221

continued on p 212

# Add Beauty **INSIDE** and **OUTSIDE**



**REUTEN TRU-BOW or TRU-WALL windows** add dramatic, graceful exterior lines to any house. They permit unlimited expression of interior decorating ability.

Designs range from extreme fine-lined "Colonial" to the massive ruggedness of "Modern." REUTEN windows are available in over sixty combinations of styles, pane shapes, and vent positions. Some are designed for insulated glass.

Construction details include weathertight, smooth-fitted, "dovetail" joints... **WOODLIFE** treatment to resist age and insects... interior screens and storm panels on vents... custom quality at assembly line costs.

Additional information in Sweet's Architectural File 17c/Re, Sweet's Light Construction File 6c/Re or write:

**TRU-BOW  
TRU-WALL**



**FRED REUTEN INC.**  
CLOSTER, NEW JERSEY





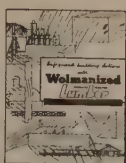
Lately I've noticed more and more structural damage due to termites and decay in the houses and buildings I have been appraising. That is except when Wolmanized® pressure-treated lumber was used. It's certainly worthwhile for the original owner to use Wolmanized pressure-treated lumber where wood is in contact with masonry or near the ground where termites get their start. When prospective buyers know Wolmanized lumber was used in construction, resale is much easier.

W-17

**Wolmanized**

**PRESSURE-TREATED LUMBER**

If you are interested in the many uses of decay and termite resistant lumber in light and heavy construction, send for this 16-page booklet on "Wolmanized" lumber. It tells you where to use it... where to get it.



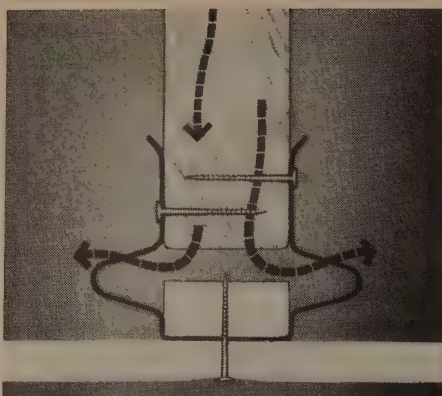
**Wolman Preservation Dept.**  
**KOPPERS COMPANY, INC.**  
753 Koppers Building, Pittsburgh 19, Pa.



**Wolmanized**®  
**PRESSURE-TREATED LUMBER**

## New products

start on p 183



**Acoustical drywall clip** cuts transmission of sound between stories of multi-level buildings. Spring steel clips fastened to joists hold furring strips to which wall-board is nailed, leave an airspace between joists and furring strip to dissipate sound waves. Maker claims sound transmission losses up to 52 db.

National Gypsum, Buffalo.

For details, check No. 54 on coupon, p 221



**Carport-patio** is a new free-standing prefab structure from Ray E. Church. The unit is all steel: 4"x4" columns, pressed steel beams, 22-gauge aluminized steel sheet. Two-car model shown covers 550 sq ft, has a suggested retail price of \$900. One and three-car versions are priced at \$450 and \$1,350. Units can be made up in multiples from stock roof panels and columns.

Ray E. Church, Cincinnati.

For details, check No. 55 on coupon, p 221



**New heavy-duty saw** from Stanley is up to 40% faster, 2½ lb lighter than earlier models. Blade is set forward to improve visibility. Wrought aluminum base is connected to motor housing by a spring steel beam. Blade guard on 7" model telescopes on ball bearings on slight pressure. Regular prices: 6½", \$49.95 & \$64.95; 7", \$79.95; with \$8, \$12, and \$15 introductory discounts on kits.

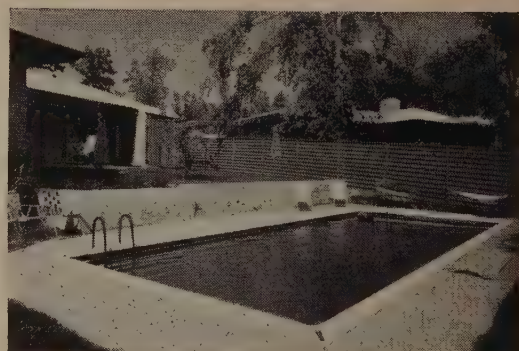
Stanley Works, New Britain, Conn.

For details, check No. 56 on coupon, p 221

**Romar**  
swimming pools

**OUR POOLS  
HAVE WON  
ACCEPTANCE BY  
HOME OWNERS  
AND BUILDERS  
ALIKE  
BECAUSE POOLS  
FILL A REAL  
NEED...**

**THE HOME  
WITHOUT A POOL  
WILL SOON BE  
AS OBSOLETE AS  
ONE WITHOUT  
A BATHROOM!**



Mark this prediction...and if you do not have complete information on Romar Pools in your files, write or call us today. We welcome merchant builders as prospective dealers...and we welcome orders for even a single pool for one of your model homes. When contacting us, please state what information you want so that we can provide it promptly.

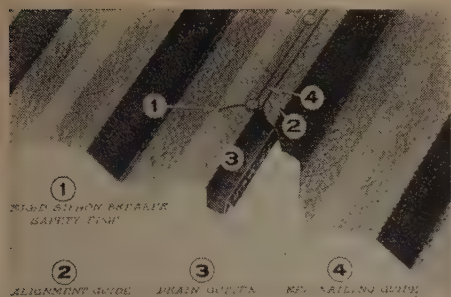
**ROMAR FILTER CORPORATION**  
120 W. Melvina St. • Milwaukee 12, Wis.  
EDgewood 2-9070

Member, National Association of  
Home Builders • Charter Member, National  
Swimming Pool Institute

RSP-859



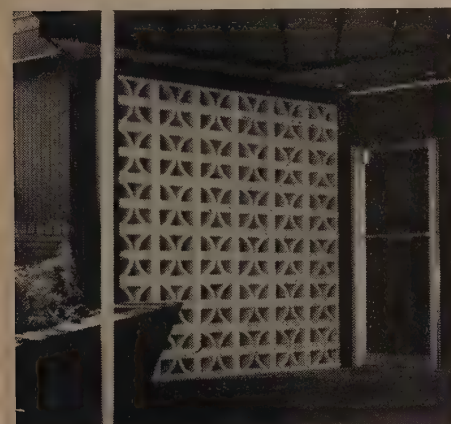
start on p 183



**Aluminum roofing sheet** called Lap-Drain is new from Nichols. Sheets in 6' to 12' lengths in 1' increments, 14' to 24' in 2' increments, are 32" wide to give 30" coverage. Only accessories needed are angle form, neoprene sealer strip, and twin-threaded nail with neoprene washer.

Nichols Wire & Aluminum, Davenport, Iowa.

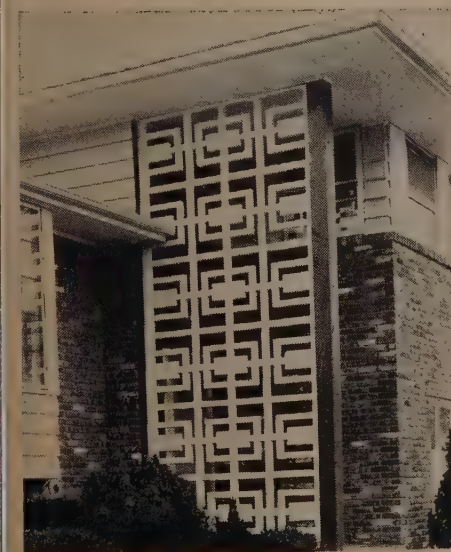
For details, check No. 57 on coupon, p 221



**Solar Block** is a new cast-concrete product for decorative sun and wind screens, in exterior or interior use. The block comes in two designs and ten colors. Size is 7 5/8"x15 5/8", 3 5/8" or 5 5/8" thick.

Scott Marshall Co, Addison, Texas.

For details, check No. 58 on coupon, p 221



**Sulp-Stone panels** are made of light-weight reinforced concrete for use as fences, grilles, trellises, sun screens, etc. Units are made in 2'x5' panels, 1 3/4" thick for exterior use, 1 1/4" for interior use. Several patterns and colors are available.

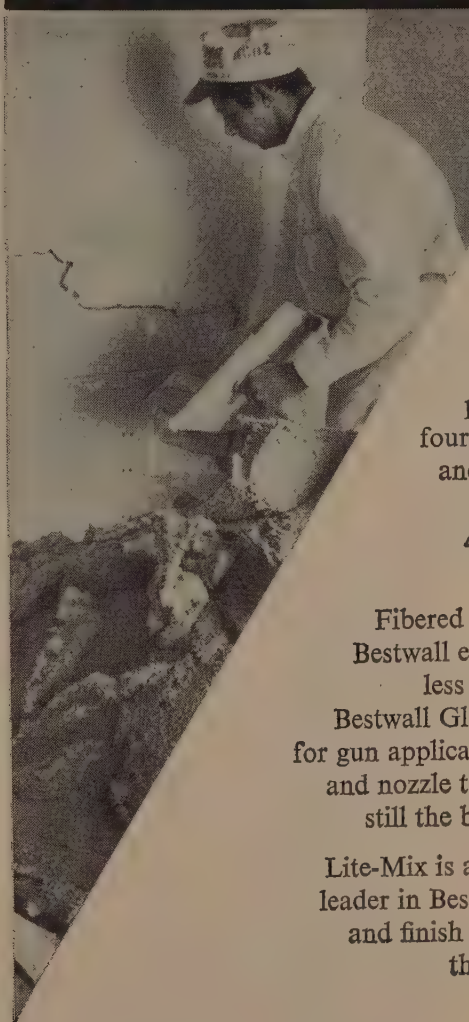
Dorian International, Roslyn, N.Y.

For details, check No. 59 on coupon, p 221

continued on p 215

## BESTWALL LITE-MIX PLASTERS

- 50% lighter in weight
- 3 times more insulation
- greater fire resistance



Expanded perlite is mixed at mill to produce Bestwall Lite-Mix, a basecoat plaster that, compared to ordinary sanded gypsum plasters, is 50% lighter, provides four times as much insulation value, and gives higher fire resistance. To use Lite-Mix, add water only. Available Fibered, Unfibered, or Masonry Mix.

Fibered Lite-Mix contains glass fibers (a Bestwall exclusive) for added strength and less droppings. New special formula Bestwall Glass Fibered Lite-Mix is designed for gun application, eliminates clogging of hose and nozzle to save time on the job. It is also still the best plaster for hand application.

Lite-Mix is another quality and performance leader in Bestwall's complete line of basecoat and finish plasters . . . each designed to do the best job at lowest overall cost.

FIREPROOF GYPSUM  
YOUR BEST BUY IS **BESTWALL**  
BUILDING PRODUCTS

**BESTWALL GYPSUM COMPANY** • Ardmore, Pennsylvania  
Plants and offices throughout the United States



# Floor construction with most advantages



## Everybody benefits when you use WOOD SUBFLOOR AND OAK FLOORS

### *Advantages to you:*

**Tried, proven and preferred**—Wood joist home construction, with wood subfloor and Oak finished floor, has been used successfully in millions of homes.

**Foolproof floor installation**—Every carpenter knows how to lay floors over a wood subfloor. The sound nailing surface assures a trouble-free installation.

**No extra cost—usually less**—The economy of wood joist construction has been proved in many years of use. It requires no special materials, tools or trades.

**Meets all loan requirements**—Wood joist construction is recognized everywhere as sound residential building practice. Loan approval is never a problem.

### *Advantages to owners:*

**Greater resilience underfoot**—Laying Oak Floors over a wood subfloor takes full advantages of the natural, healthful resilience of wood, adding to owner comfort.

**Natural beauty, lifetime wear**—The distinctive wood grain and delicate coloring of Oak Floors are an asset to any home. Oak's beauty never fades or wears out.

**Warm, dry, healthful floors**—Wood subfloor construction isolates the house from ground moisture, keeps the floors warm, dry and healthful in any type of climate.

**Access under house**—Alterations, maintenance and termite protection are simplified when access under the house is provided through use of wood joist construction.

*Building homes on slab?  
Write for free copy "How to Install  
Strip Oak Floors Over Concrete"*



NATIONAL OAK FLOORING MANUFACTURERS'  
ASSOCIATION

836 Sterick Building, Memphis 3, Tenn.



# Talk About Speed!

Only 12 man-hours  
to strip, move, set up  
and pour



Vix Construction Company residential development, Englewood, Colorado

With just two men working, Warren Garrett, Denver concrete forming contractor, forms and pours a 37'8" x 23'0" residential basement foundation in twelve man-hours per working day ...and not just once but consistently throughout many similar foundations!

Using Gates Horizontal Rod Forming System with 2' x 8' panels, Garrett places four rows of form ties in the wall and, to gain extra speed and economy, uses Gates re-usable Channel Top Ties at the top of the forms.

Here's a typical working schedule used by his crew in handling 121 lineal feet of forming:

**6:30 A.M.** Start cutting ties preparatory to stripping forms from previously poured foundation.

**7:55 A.M.** Forms and equipment have been moved and corner panels are set and braced in place on the footing.

**9:00 A.M.** Outside forms have been completely erected and braced plumb and true. The inside form will "float" to eliminate unnecessary waling and stiffening.

**11:10 A.M.** All forming has now been completed, including placement of two rows of reinforcing bars and seven windows.

**12:30 P.M.** Twenty-two cubic yards of concrete have been placed. Forms and bracing are given a final check and the job is complete.

Investigate the many ways Gates Forming Systems can lower your costs and keep quality high. Additional information plus technical assistance is available from your Gates Dealer, or write direct.

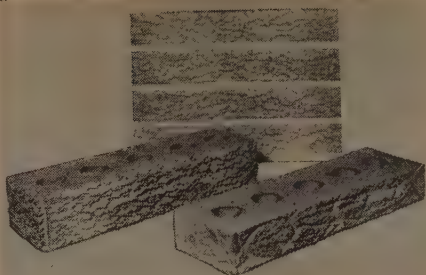
**Gates & Sons, Inc.**

SEE OUR CATALOG 80 S. Galapago Denver 23, Colo.

Branches in  
SPOKANE, ROCHESTER and LETHBRIDGE  
HH 6/59

## New products

start on p 183



**New face brick** is being made in two textures—bark and vine—and various shades of buff and red. The new brick will be made in standard, norman, and roman sizes to meet all interior and exterior needs.

Robinson Clay Product, Akron.

For details, check No. 60 on coupon, p 221



**Velour wire-cut brick** is the latest texture in the Adel Clay Products line. The new texture is aimed at relieving the harshness of die finish. Soft reds give a smooth textured finish without light reflection.

Adele Clay Products, West Des Moines.

For details, check No. 61 on coupon, p 221



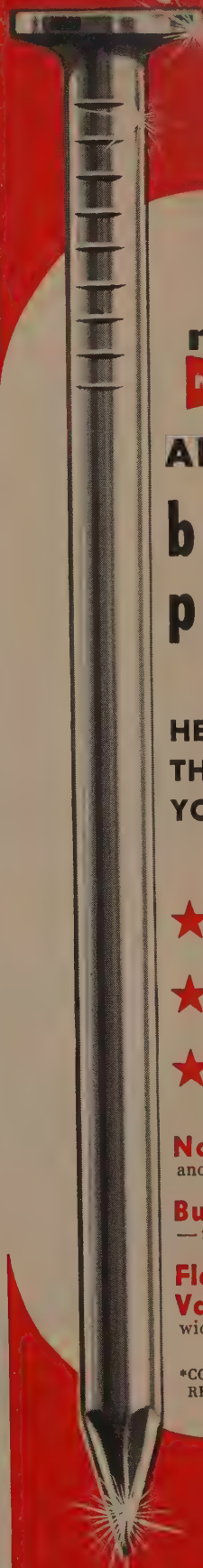
**Masonry corner pole** is a new aluminum gauge with a calibrated brick rule etched into its surface. Poles can be set up in two minutes, allow mason to lay 150 to 200 more brick in an eight-hour day, the makers claim, with labor savings of 25% to 30%. Work can be tooled and struck without moving poles. Set consists of six 7'2" poles (four outside, one inside, one combination). Price: \$200 up.

Masonry Specialty, New Kensington, Pa.

For details, check No. 62 on coupon, p 221

Publications on p 217

# Lasting Quality



**nichols**  
NEVER-STAIN

**ALUMINUM**  
**building**  
**products**

**HELP YOU SELL**  
**THE HOUSES**  
**YOU BUILD**

### RUSTPROOF

- ★ ALUMINUM, the prestige metal that builds good will
- ★ ALUMINUM, today's hallmark of quality construction
- ★ ALUMINUM, the long lasting maintenance-free metal

**Nails** —over 100 types and sizes\*

**Building Corners** —to fit all siding

**Flashing and Roll Valley** —in all popular widths\*

\*COMPLY WITH FHA REQUIREMENTS

**nichols**  
**WIRE & ALUMINUM CO.**

Davenport, Iowa

World's Largest Manufacturer of Aluminum Nails



## "I'll bet it sells for \$20,000"

That's what builders Lester Burton and Nat Share overheard a prospect say about their EdHill Manor Subdivision model home. They point out that the house actually sells for \$16,000—it just looks like \$20,000 thanks to the Gold Bond Classic Shake siding.

This exciting new siding product has the look and feel of a wood shingle but costs much less. It gives your home a look of quality far above its price. Classic Shake's deep texture gives it outstanding beauty, a natural shadow line and greater strength. It comes in six beautiful solid colors, all protected by Gold Bond's exclusive Plasticrylic Finish.

Ask your Gold Bond® salesman to show you how new Classic Shake can give your homes a quality look. Or write for free samples and literature to Dept. HH-69.

**NATIONAL GYPSUM COMPANY, BUFFALO 13, NEW YORK**



**Gold Bond**  
BUILDING PRODUCTS

Gold Bond Classic Shake combines with Shadow Wall Moulding from Wolverine Mouldings, Inc., to produce a rich looking exterior.

# a step ahead of tomorrow



# BEFORE YOU INSTALL ANY FLOORING

*Read this about* **HARRIS BondWood®**

## THESE FEATURES SAVE YOU MONEY!

**SOLID HARDWOOD FOR ADHESIVE INSTALLATION**—goes down and stays down in exclusive Harris Adhesive Mark 10 over concrete or wood.

**GREATER STABILITY**—BondWood changes grain direction every 4¾" resulting in a minimum of contraction and expansion.

**TIGHTER FIT**—Exclusive adhesive and unique construction prevents shifting—makes BondWood the most stable parquet ever designed.

**ELIMINATION OF SQUEAKS**—BondWood is solid hardwood, without tongue and groove—no hollow noise, no squeaking.



## THESE FEATURES MAKE YOU MONEY!

You'll find that BondWood's many advantages are immediately apparent to Home Buyers. Here's a parquet that lets you offer...

**UNLIMITED PATTERNS**—BondWood can be installed in a variety of patterns—plain, with divider strips, with insets, etc. Available in Oak, Walnut, Maple, Beech, Cherry and other domestic and imported hardwoods.

**NO DIRT-CATCHING CRACKS**—BondWood units are unbeveled, square-edged, with flush joints—no gaps, no cracks to catch dirt.

**THICKER, LONGER WEARING SURFACE**—BondWood's wearing surface is 81.8% thicker than laminated block. Gives years of extra life.

*Bond Wood units are 5/16" x 19" x 19", composed of 16 squares, 4¾" x 4¾", consisting of several small slats and held together with paper which is removed during installation.*

Send for free brochure today. See our catalog in Sweets.



**HARRIS BondWood®**

QUALITY FLOORING SINCE 1898

**HARRIS MANUFACTURING CO., DEPT. HH-69, JOHNSON CITY, TENN.**

### **Lightweight pipe insulation**

L-O-F has a new 8-page AIA file on Micro-Lok glass fiber insulation for hot and cold pipes. Besides describing the general characteristics and installation methods, the booklet has a specification guide table, design tables, Micro-Lok dimensions.

L-O-F Glass Fibers, Toledo.

For copy, check No. 76 on coupon, p 221

### **Wrought-iron drainage systems**

A.M. Byers has a new 64-page booklet on piping for soil, waste, vent, and downspout applications. Included are sections on surveys of building piping, corrosive conditions, comparative service records, typical installation and performance tables, specifying data.

A.M. Byers Co, Pittsburgh.

For copy, check No. 77 on coupon, p 221

### **Plastic drain manual**

Carlson's 12-page manual gives specifications and test data on Carlson D pipe. Specs include classification, requirements, performance, sampling, testing, inspection. Test data covers resistance to water, absorption, impact strength, effect of hydrogen sulfide, etc.

Carlson Products, Aurora, Ohio.

For copy, check No. 78 on coupon, p 221

### **Plastic drainage fittings**

Unplasticized polyvinyl chloride fittings for sanitary waste lines are described in a new brochure from Tube Turns Plastics. Savings in material costs and installation are outlined, assembly is illustrated, sample specifications are included.

Tube Turns Plastics, Louisville.

For copy, check No. 79 on coupon, p 221

### **"Invisible snow shovel"**

This new folder shows how to install an electric-cable snow melting system in a driveway or walk. The story is told in terms of a typical family. Folder serves as self-mailer.

General Electric, Bridgeport, Conn.

For copy, check No. 80 on coupon, p 221

## **Catalogs**

### **Bathroom cabinets**

General Bathroom Products' new 32-page catalog includes top-lighted, side-lighted, and unlighted cabinets, single-double vanities, and new bathroom accessories. Items are shown one to a page with full specification details. Price list and envelope stuffers accompany catalog.

General Bathroom Products, Chicago.

For copy, check No. 81 on coupon, p 221

### **Structural clay products**

A 24-page catalog from Natco Corp shows tile and brick products in full color. Among the products: a full palette of ceramic glaze Vitritile in several sizes and styles, including hand rails, swimming pool gutters, splayed bases, window stools, Dri-Wall tile, patio tile, stair tread tile, facing tile and brick, flashing tile, drain tile, underdrains, conduit, coping, sewer pipe, flue lining, etc.

Natco Corp, Pittsburgh.

For copy, check No. 82 on coupon, p 221

continued on p 218



start on p 217

### Wrought-iron accessories

Architectural wrought-iron railings, columns, and other hardware are shown in Locke's new Picture Book. Among the illustrations are several bathroom and interior stairway designs. Newest products shown include a new mailbox post, lanterns, and lantern posts.

Locke Mfg Co, Lodi, Ohio.

For copy, check No. 83 on coupon, p 221

### New J.I. Case utilities

Economy model 210 backhoe-loaders and loader units are described in a new Case catalog. Complete specs are given, plus details on the 10' backhoe and 1000-lb loader.

For copy, check No. 84 on coupon, p 221

Also new from Case is an attachment catalog for models 210 and 310 utility tractors. Sickle and rotary mowers, rear hitches, PTO's, remote hydraulics, and landscaping and grading equipment are shown.

J.I. Case, Racine, Wis.

For copy, check No. 85 on coupon, p 221

### Kenco submersible pumps

This 8-page booklet includes a full line of domestic and industrial pumps, lists dimensions, capacities, electrical data, specification forms. Some suggested uses: water systems, basement sumps, sewage system, sprinkling systems, air conditioning, construction bailing, emergency fire fighting, etc.

Kenco Pump, Lorain, Ohio.

For copy, check No. 86 on coupon, p 221

### Stewart-Warner gas furnaces

An 8-page brochure describes a full line of basement, vertical, and counterflow models. AGA-rated capacities range from 105,000 to 160,000 Btuh input. All models come with (or add on) summer cooling equipment.

Stewart Warner, Lebanon, Ind.

For copy, check No. 87 on coupon, p 221

### Sash balances

Helix, Spirex, and Clockspring balances in all sizes are described in an 8-page catalog from Caldwell. Dimensions, detailing information, specifications, and advice on how to order are included.

Caldwell Mfg Co, Rochester.

For copy, check No. 88 on coupon, p 221

### Ilg fans and heaters

Complete specifications and construction data on 14 electric unit heaters are given in a 4-page bulletin from Ilg Electric Ventilating Co. New units in the 9 to 36 kw range have been added to older 1½ to 7 kw line.

For copy, check No. 89 on coupon, p 221

Propeller fans in the 250 to 40,500 cfm range are shown in a new 20-page catalog. Duct fans, wall ventilators, floor fans, cooling and circulating fans are covered, with information on how to select, how to specify, construction, dimensions, and accessory equipment.

Ilg Electric Ventilating, Chicago.

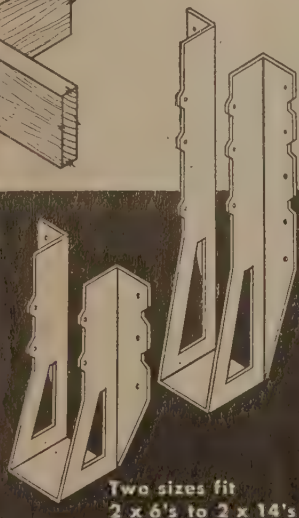
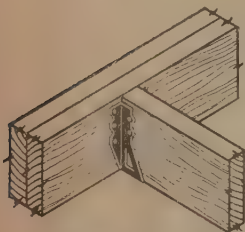
For copy, check No. 90 on coupon, p 221



## NEW TECO U GRIP

... the engineered  
joist hanger that  
**COSTS LESS** to use

- Fast and easy to install
- Saves ledger stripping, notching, shimming
- Weigh less — thus cost less to ship
- Cost less than conventional type hangers
- Easy to stock



Two sizes fit  
2 x 6's to 2 x 14's

Special nails  
are packed with  
Teco-U-Grip

### TIMBER ENGINEERING COMPANY

1319 18th Street, N.W., Washington 6, D. C.

Please send design data on Teco-U-Grips.

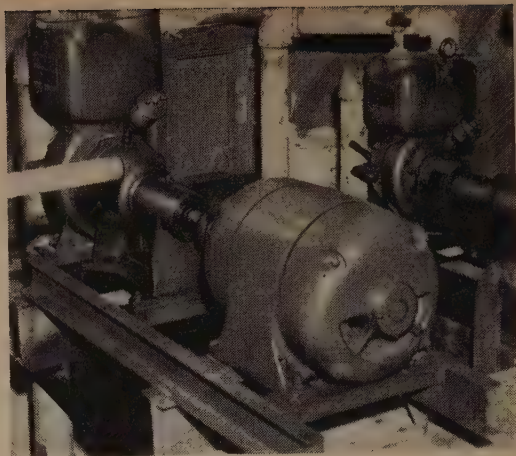
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Firm.....

Street.....

City.....State.....

HH-594



Another Florida Developer standardizes on Gorman-Rupp. First unit installed in 1951 and is still in service. Second and third units added since.

## FLORIDA DEVELOPERS

## SLASH SEWAGE COSTS

**Gorman-Rupp Sewage Pumps  
permit lower cost plants,  
save even more on servicing**

Disturbed at sewage treatment plant costs? You may find the answer to considerable savings by including Gorman-Rupp Sewage Pumps.

In installation after installation, in lift stations and sewer treatment plants, these Gorman-Rupp units have shown an amazing ability to cut costs. In a typical instance, less than *half* the cost of alternate equipment. And the maintenance has been almost nil.

Here, briefly, are some facts about the Gorman-Rupp Sewage Pump: self-priming in lifts up to 15 feet, positive in action, nearly completely non-clogging. Removable end plate provides fast access to impeller and wear plate with just a turn of the wrist. No longer need pump servicing be done in the pit or by raising whole unit by crane. The non-clogging impeller passes spherical solids as follows: 3" pump, 1½" solids; 4" pump, 2" solids; 6" pump, 2½" solids.

Write today for full details. You'll be delighted at the low price and record of performance.

## THE GORMAN-RUPP COMPANY

305 Bowman Street

Mansfield, Ohio





**BRIKCRETE**  
\*GUARANTEED TO CONTAIN NO CLAY

# MODERN MASONRY for the GREAT MASS MARKET

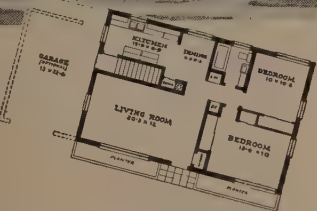
Millions of Brikcrete have gone into the building of homes, apartment units, motels, schools, churches—all types of residence and commercial construction. Not only because of economy, but for the more important reasons of beauty, comfort and modernity.

Brikcrete is the world's most modern masonry, with size, design, proportion and color range in line with today's style trends. Yet — material for material — it usually costs less than lumber. Far below that of ordinary brick. For example:

**\$452<sup>10</sup><sub>\*</sub>** Buys all Brikcrete  
for the "Brikadier"



\*National average, including planters, excluding garage. May vary by locality.  
Basic Brikadier is 36' x 24'; 912 sq. feet; 2 bedrooms and dinette. Blueprints, \$15.00 per set.

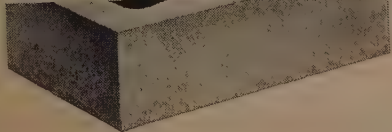


The "Brikadier" is only an example of how little Brikcrete costs. The same low price per square foot applies to any houses you may be planning to build. Local manufacturing explains why Brikcrete can give more value for less cost. Local plants, using local raw materials enable factory-to-builder contacts. Eliminate costly freight and distribution costs. Ask for Brikcrete Book No. 1.

Growing demand for Brikcrete demands more local plants. Building contractors are in exceptional position as plant owners, not only for their own projects but also to supply other needs of the community. High profit-potentials are open to men alert to latent opportunity. Plants operate in franchise-protected territories. We supply all equipment, giving responsible operators up to 5 years to pay. If interested, ask for Brikcrete Book No. 2.

**BRIKCRETE ASSOCIATES, INC.**  
416 W. 25th Street Holland, Mich.

**WORLD'S MOST MODERN MASONRY**



## Publications

start on p 217

### Spec sheets

**Curon wall coverings.** A 4-page description of this soft acoustical material lists basic characteristics, availability, colors, sizes, application details.

Curtiss-Wright Corp, New York City.  
For copy, check No. 91 on coupon, p 221

**Alsynite panels.** An architect-engineer leaflet itemizes light and heat transmission values, flammability, insulation value, load strength, impact and chemical resistance, etc.

Alsynite, San Diego.  
For copy, check No. 92 on coupon, p 221

**Louver-Fold doors.** Eight-page folder describes Louver-Fold and Veni-Flex doors, shows mechanical and application details, full sample specifications.

Consolidated General Prods, Houston.  
For copy, check No. 93 on coupon, p 221

**Vinylux ceilings.** Four-page leaflet about wall-to-wall lighted ceilings shows sample installations, mechanical details for small and large areas, coves, canopies, soffits, full specifications.

Sealview Plastics, West Conshohocken, Pa.  
For copy, check No. 94 on coupon, p 221

**Bakewell Hydro-Hinge.** The closest closer describes and illustrates these hydraulic door-control hinges, cites their advantages, names users, gives specification detail.

Bakewell Products, South Pasadena.  
For copy, check No. 95 on coupon, p 221

**Campbell-Hausfeld Tankmobile.** This folder presents motor, compressor, and tank combinations for portable spray painting. Specs, model information, performance data are included.

Campbell-Hausfeld, Harrison, Ohio.  
For copy, check No. 96 on coupon, p 221

**Deming submersible pumps.** A new catalog sheet tells the features and performance data on these 1/3-hp units. Fittings for complete water systems are described.

Deming Co, Salem, Ohio.  
For copy, check No. 97 on coupon, p 221

**Bartite sealing washers.** New fasteners for sealing corrugated sheets and novelty sidings against moisture are shown in application and specification in 4-page folder.

Bartite Products, Everett, Mass.  
For copy, check No. 98 on coupon, p 221

**Kaiser decorative tubing.** Four-page brochure tells about new deep-grain embossed tubing for use in posts, railings, architectural applications.

Kaiser Aluminum, Chicago.  
For copy, check No. 99 on coupon, p 221

**Grant folding panel hardware.** Specifications and features of a universal hardware set are shown and described in this 4-page brochure.

Grant Pulley & Hardware, West Nyack, N.Y.  
For copy, check No. 100 on coupon, p 221

**NOW**... Two easy steps  
guaranteed to increase  
your 1959 profits...



#### step one

Install National swimming pools beside your model homes to dramatize your subdivision to sell more homes... faster...

#### step two

Sell National swimming pools to buyers of your larger homes for added business profits through your own pool business...



... NATIONAL pools ... made of prestressed concrete for a life-time, trouble-free investment ... specified by architects and engineers for America's finest country club, hotel, community and residential pools...

... NATIONAL pools ... easily installed by home builders ... profitable builder franchises offer you special discounts...



Indianapolis, Ind., Florence, Ala., El Monte, Calif.  
Sales offices in principal cities

**NATIONAL POOL EQUIPMENT CO.,**  
Box 1101, Indianapolis, Indiana

Please send information on National Prestressed Pools  
I am interested in: ☐ BUILDING A POOL  
☐ FRANCHISE ☐ EQUIPMENT ☐ FILTERS

Name \_\_\_\_\_

Company \_\_\_\_\_

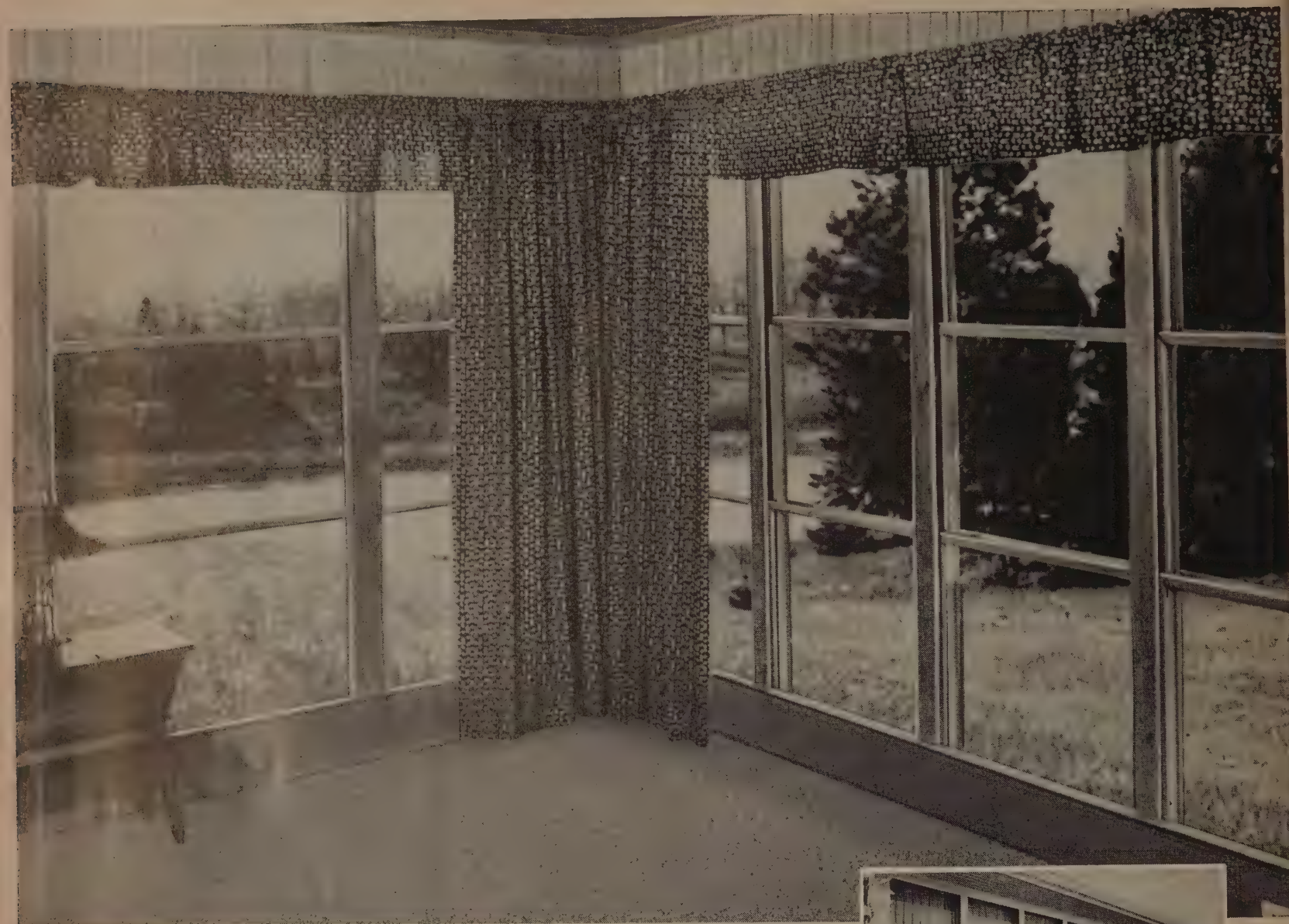
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City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_ HH



# Summer porch plus year-'round living space!

Offer your customers both with DeVAC GlassWalls



It's a problem with so many families these days. Enclosing the summer porch or breezeway is the easy, economical way to add that extra space they want for a family room or some other purpose. Yet they hate to say good-bye to summer-porch pleasure when warm weather comes.

DeVAC GlassWalls offer the ideal solution. With these porch enclosures, you can build "convertible" living space, cozy as any living room one minute, open and breezy as a summer porch the next. With three sliding glass panels, your DeVAC GlassWalls can be adjusted to any position you desire.

You'll enjoy indoor comfort, outdoor beauty every season of the year with DeVAC GlassWalls. Yes, you *can* have that extra room without sacrificing your summer porch.

Mail coupon today for complete installation and price information.

*Full-length Fiberglas screens are included as part of the combination GlassWalls unit. Each glass panel can be removed from inside for easy cleaning. Extruded from high-grade, heavy-duty aluminum . . . anodized for lasting beauty, will not rust, fade or corrode . . . precision-engineered . . . trouble-free performance guaranteed.*



#### THEY OPEN UP!

With DeVAC GlassWalls you can enclose your porch or breezeway without sacrificing summer-porch pleasure. Only DeVAC gives you three sliding panels for directional control of ventilation. See diagram on opposite page.



**DeVAC, Inc., Dept. HH6**

5900 Wayzata Blvd. • Minneapolis, Minn.

Please send me complete information on DeVAC GlassWalls.

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

## DeVAC, inc.



5900 WAYZATA BOULEVARD, MINNEAPOLIS, MINN.



# Convert your porch or breezeway with DeVAC GlassWalls



BEFORE

AFTER

Before, open porch, exposed to wind, rain and weather, was liveable only a few months of the year. Porch furniture had to be moved in and out at every change of weather or season.

With addition of DeVAC GlassWalls, porch becomes a year-'round room that doubles as a summer porch in warm weather. DeVAC GlassWalls porch enclosures can be used for remodeling porch or breezeway or for new construction.



An open breezeway converted to year-'round family room.

Before DeVAC GlassWalls were added, providing ideal setting for family room, breezeway was all but wasted space. DeVAC GlassWalls offered easy, low-cost way to convert breezeway to year-'round use.

Clean, contemporary lines of DeVAC GlassWalls harmonize with any style of architecture. Here is a low-cost way to add year-'round living space to any home.

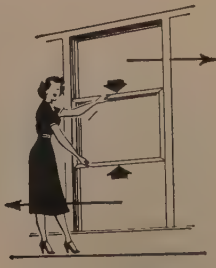
**Only DeVAC GlassWalls have three sliding panels for directional control of ventilation**



All panels at top—ventilation below head level.



All panels at bottom—draft is off your feet.



Panels all at center—creates "thermo-air" circulation.

DeVAC, inc. 5900 Wayzata Boulevard, Minneapolis, Minnesota

## Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

### House & Home

Room 1021A, 9 Rockefeller Plaza,  
New York 20, N.Y.

#### NEW PRODUCTS • June

1. ☐ Nickey Bros Planktyle
2. ☐ DeWalt 925 Power Shop
3. ☐ Acoustex paint
4. ☐ Thermotank Lumenated ceilings
5. ☐ Moe Light fixtures
6. ☐ Lightolier fixtures
7. ☐ Howard Miller bubble lamps
8. ☐ Jay Lighting fixtures
9. ☐ Laurel Lamp wall fixture
10. ☐ EJS Lighting fixtures
11. ☐ Artolier fixtures
12. ☐ Progress recessed fixtures
13. ☐ Line Materials luminaire
14. ☐ Union Insulating door lights
15. ☐ Markstone ceiling lights
16. ☐ GE decorative wall plates
17. ☐ Pass & Seymour Rocker Glo swit
18. ☐ Touch-Plate switches
19. ☐ Circle F snap switches
20. ☐ Harvey Hubbell Pressswitch
21. ☐ Slater quiet switches
22. ☐ Arrow-Hart & Hegeman switches
23. ☐ Leviton quiet switches
24. ☐ Emerson-Fryne switch panel
25. ☐ Sierra receptacles
26. ☐ Arrow-Hart & Hegeman outlets
27. ☐ Nat'l Electric Baseduct receptacle
28. ☐ Killark junction boxes
29. ☐ Union non-metallic boxes
30. ☐ Bell Electric outlets
31. ☐ Leviton clock hanger
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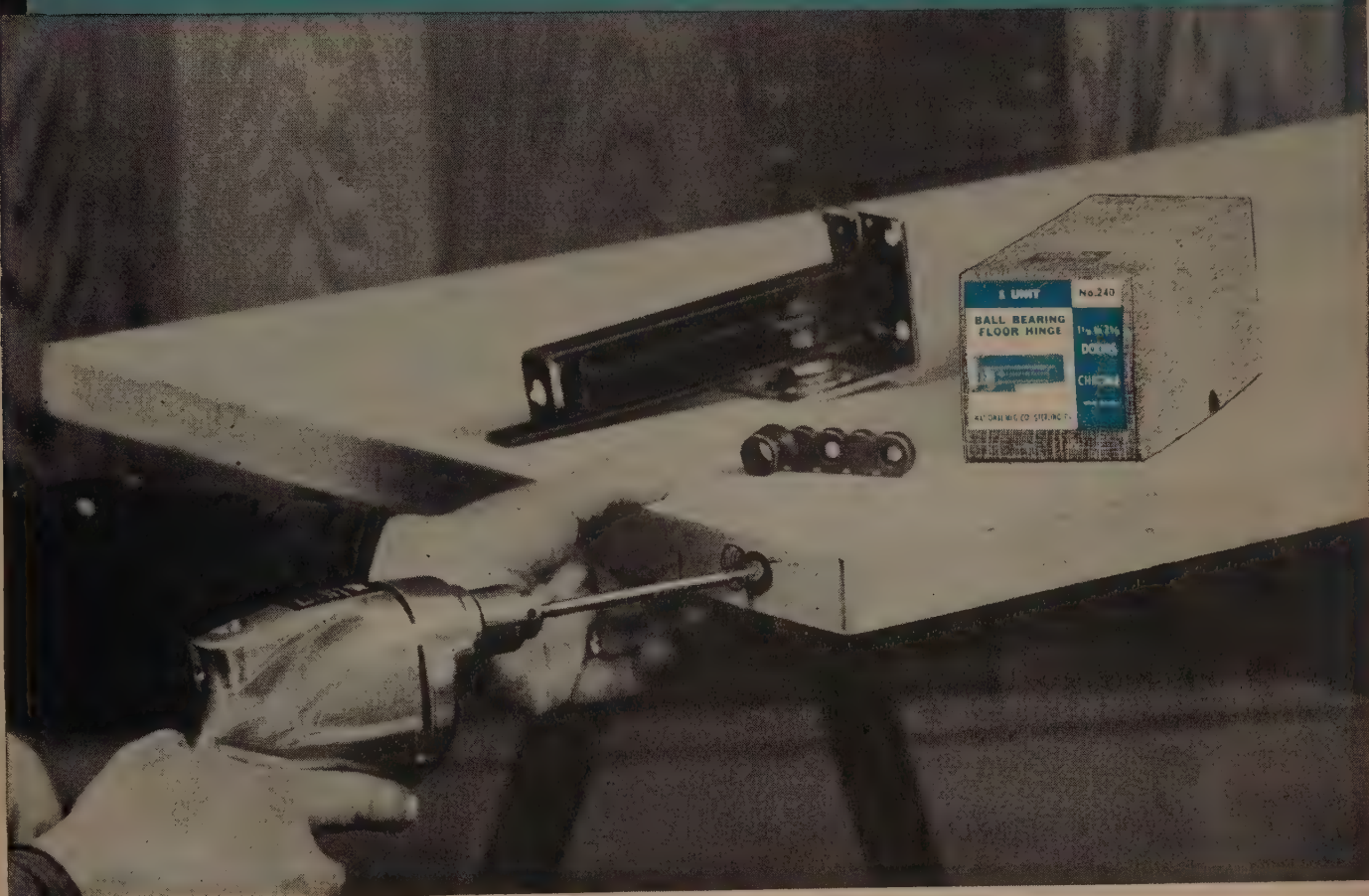
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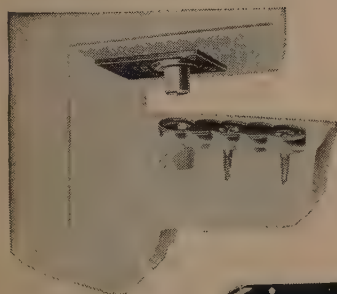
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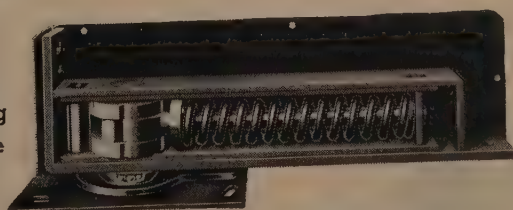
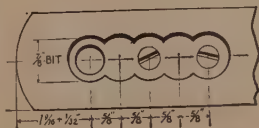
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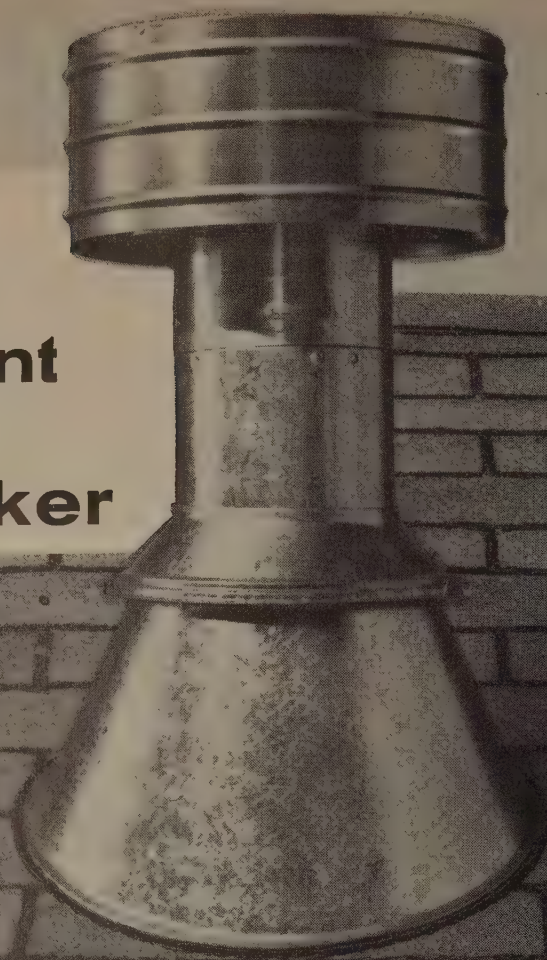


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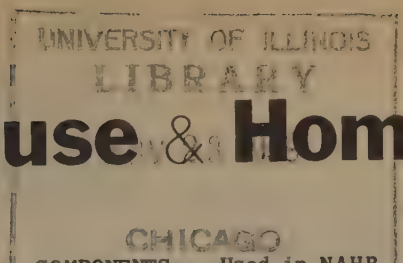
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